



RATIONAL DICTATION

EDWARD J. MCNAMARA
MARK I. MARKETT

Rational Dictation

BY

EDWARD J. McNAMARA, A. M., LL. D.

Principal, High School of Commerce, New York City.

AND

MARK I. MARKETT, A. B.

REVISED FOR USE WITH
GREGG SHORTHAND MANUAL

Anniversary Edition

THE GREGG PUBLISHING COMPANY

NEW YORK

CHICAGO

BOSTON

SAN FRANCISCO

TORONTO

LONDON

Copyright, 1927, by
THE GREGG PUBLISHING COMPANY

APRIL 1943-K-3

Shorthand Forms Written by
ALICE RINNÉ HAGAR

Printed in the United States of America

PREFACE

Rational Dictation is designed to fill a want that has existed for some time for a progressive dictation book to be placed in the hands of the pupils for home-work assignments in speed classes.

There is a new departure in the make-up of this book. The letters and articles selected are all carefully graded according to the "syllabic intensity" of the vocabulary used, affording a gradual and progressive transition from letters of the lowest intensity to those of a more difficult content. This book is no haphazard indiscriminate collection of letters, but a well-chosen variety based entirely on "syllabic intensity" for the systematic development of a shorthand vocabulary.

Many problems confront the teacher of an advanced shorthand class. The task of developing to a high degree the skill of a class in taking dictation demands a good understanding of psychology and expertness in the application of the principles of teaching. The theory that a teacher is a mechanical dictator has passed. The establishment of correct writing habits devolves upon the teacher of the theory class, but the development of a high degree of coordination and power of initiating outlines is the problem of the teacher of a speed class.

It is the conviction of the authors, as a result of many years of practical classroom experience, that a dictation book offering a scientific, systematic method of building a vocabulary would be of distinct advantage to the teacher of an advanced shorthand class. The speed of a shorthand writer depends on the number of familiar words he encounters in the dictation. A fluent style of writing and the elimination of hesitancy come

only from well-prepared and regular repetitive drills on a great number of common words in the language, followed by the dictation of connected matter in which these words appear. Skill will increase more quickly when a certain amount of prepared matter is given as a daily assignment for home work.

With this conviction in mind, Rational Dictation makes a special feature of a shorthand vocabulary of words and phrases accompanying each letter, so that the student is afforded an opportunity to practice them before writing the assignment. These lists are cumulative.

The book is divided into three parts:

Part I contains a varied collection of letters culled from the Regents Examinations of the University of the State of New York. As these examinations are set as minimum requirements, the letters afford an easy transition from the theory stage to the actual dictation practice. Exhaustive lists of shorthand outlines are given with each letter for special practice.

Part II consists of a collection of actual correspondence representing various lines of business, all carefully graded for a systematic development of a shorthand vocabulary.

Part III comprises a well-chosen variety of selections from speeches, essays, and books in connection with commercial training, calculated not only to add to the student's vocabulary but also to convey information, enrich his knowledge of facts, and teach him many valuable lessons in business procedure.


This book also makes possible a thoroughgoing correlation of stenography and typewriting. The numerous suggestions for setting up a letter and the actual concrete illustrations of such set-ups will be found an invaluable assistance to the student in turning out business letters of an acceptable standard.

Rational Dictation has developed from actual teaching at the High School of Commerce, New York City. In it are incorporated many valuable suggestions generously given by the instructors in that institution.

The authors are deeply indebted to the many firms that have so liberally contributed of their correspondence.

All matter has been counted and marked in groups of ten to provide for dictation at an even pace and speed. The number of words and the syllable intensity are also given at the end of each letter and article, thus: (145—1.43). The first number indicates the total number of words and the second number the syllabic intensity.

THE GREGG PUBLISHING COMPANY.



Digitized by the Internet Archive
in 2022 with funding from
Kahle/Austin Foundation

COMPUTING ARRANGEMENT OF LETTERS ON LETTERHEADS

An analysis of letterheads shows two styles:

Style 1. Letterheads which do not cover more than 2 inches.

Style 2. Letterheads which cover more than 2 inches.

STYLE 1

1. Date: $2\frac{1}{2}$ inches from top of sheet (15th line).
2. To center a letter of 100 words:
Use a 2-inch margin (20 spaces on scale) for single spacing.
Use a $1\frac{1}{2}$ -inch margin for double spacing.
3. For every difference of 20 words in the size of a letter, a difference of $1/10$ inch in the margin (1 pica space on scale) is required.
4. A difference of 1 to 10 words in the size of the letter will not alter the margin.
5. Always return to the letter of 100 words as a basis for determining margins.
6. Common forms:
A letter of less than 100 words—double spacing.
A letter of 100 to 150 words—double or single spacing.
A letter of more than 150 words—single spacing.
7. Spacing below date:
Less than 100 words— 4 to 6 spaces.
100 to 200 words— 2 to 4 spaces.
More than 200 words—2 spaces.
8. If you are using plain sheets, center the name, 9 spaces from top of sheet.

HIGH SCHOOL OF COMMERCE (u. c.)

155 West 65 Street

New York City

This makes a total of 12 spaces, or 2 inches.

STYLE 2

1. When using letterheads covering more than 2 inches of space, type date $3\frac{1}{2}$ inches from top (21st line).

-
2. Figure margin as for *first style* of letterhead as in No. 2 above and then subtract $3/10$ inch (3 spaces on scale).

TRANSCRIPTION WORK

1. Gauge size of letter from amount of space covered by stenographic notes.
(Get acquainted with your own individual style.)
2. Determine form—single or double spacings.
3. Determine margin.
4. Insert paper; set line space gauge and marginal stops.
5. Type date; leave correct number of spaces below it and transcribe notes.

ADDRESSING ENVELOFES

1. Insert envelope and turn cylinder 12 single spaces.
2. Center the name.
3. Indent for street address, city, and state. Each is written out in full on a separate line.
4. Use double spacing.
5. Other forms are not preferred by post-office authorities.

Mercury Athletic Association

FERGUS FALLS, MONTANA

December 9, 19--

First National Bank

Fergus Falls, Montana

Gentlemen:

I called at the bank and renewed our
note for \$63.00 and paid interest on same.

I am enclosing the new note signed by
Mr. Norby and me, which I believe is satis-
factory to you and according to our agree-
ment with Mr. Lincoln this afternoon.

We desire to thank you for this favor
and other marks of interest which your bank
has shown towards our high school athletic
association.

Very truly yours,


Treas. Athletic Association

PH:C

ILLUSTRATION OF A SHORT, DOUBLE-SPACED LETTER

NEW YORK

PHILADELPHIA

PORTLAND

LOS ANGELES

SAN FRANCISCO

FLEET-ROGERS COMPANY

Clothiers since 1850

NEW YORK N. Y.

September 3, 19--

Mr. Douglas C. Drake
Kensington Terrace
Bronxville, N. Y.

Dear Sir:

"The best of everything men and boys wear" is a big statement, but it is no idle boast with us!

Our new fall things, for instance --they are the best, and they do include everything men or boys, big or little, wear: fall overcoats, suits, shoes, headgear, hosiery, underwear, furnishings, sport goods!

This booklet gives you a hint of our stocks. We hope you'll be in to see for yourself soon.

Cordially yours,

Richard Rogers
President

ILLUSTRATION OF A SHORT, SINGLE-SPACED LETTER
(Note indented address and paragraphs)

HARVTON UNIVERSITY

Department of Languages

MIAMI, FLORIDA

February 5, 19--

Mr. J. B. Alexander
Supt. of Schools
Paterson, N. J.

Attention of Miss B. Lambert
Supervisor of English

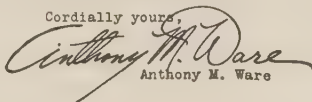
Dear Sir:

Your letter of March 26 has been very carefully read. I do not know that I can contribute very much toward establishing a standard for judging oral English, but it seems to me there are no elements in speaking that are more important than those indicated in your last letter.

I do not care to arrange the points according to their importance, as I regard all of them as being very essential. I will say, however, I think all points are covered when one has "the ability to tell a good story." ...

I hope what little I have contributed meets with your favor, and trust you will pardon me if I suggest that the word "English" be dropped and the word "American" be substituted therefor.

Cordially yours,


Anthony M. Ware

AMT-Q

ILLUSTRATION OF A MEDIUM-LENGTH, SINGLE-SPACED LETTER
(Note position of "Attention of" and typed signature)

H. M. MARSDON & COMPANY, Inc.

Realtors Atlanta, Ga.

March 10, 19--

W. F. S. Hamiltor
Bryant & Stanley Building
Providence, Rhode Island

Dear Sir:

The unusually strong features of this new issue of Marsdon Bonds secured by the Hicks Building, in Atlanta, Georgia, establish it beyond question as the OUTSTANDING FIRST MORTGAGE BOND ISSUE OF THE YEAR.

1. The Hicks Building is entirely completed and in successful operation.
2. It is the largest office building in the South.
3. It is the sixteenth largest office building in the United States.
4. It is ideally located and tenanted by some of the largest and best-known firms of the country.
5. The coupon rate is 7%.
6. An unconditional guarantee of the payment of principal and interest may be had at the option of the purchaser by the payment of a 0.5% annual premium.

These strong features of a 7% interest rate, secured by the nation's sixteenth largest office building (entirely completed and in operation), will be quickly recognized by our clients as an unusual investment opportunity.

We recommend these bonds without qualification as one of the safest issues we have ever underwritten and strongly advise the prompt forwarding of orders and reservations, in order to insure participation before the issue is sold out.

Orders and reservations will be honored in the order received. Please mail, telegraph, or telephone your instructions--at once.

Yours very truly,

H. M. MARSDON & COMPANY, INC.

By: *C.B. Larson*

L-J

ILLUSTRATION OF A FULL-PAGE, SINGLE-SPACED LETTER
(Note the indented numbered paragraphs)

HUMBOLDT MOTOR COMPANY

CLEVELAND · OHIO

Office of the
President

May 12, 19--

My dear Mr. Taylor:

This is just a personal note to express my appreciation of the confidence you have shown in purchasing a Humboldt car.

The men who build the Humboldt have tried sincerely to put into the car the very best they have within themselves, hoping to merit the good will of those we are happy to count among Humboldt owners.

Sincerely yours,

Edgar P. Humboldt

President

Mr. R. S. Taylor
7 Kenmore Avenue
Bay City, Michigan

EPH-K

ILLUSTRATION OF A PERSONAL AND DEPARTMENTAL STYLE
ADDRESS

THE GORDON MOTOR COMPANY

464 Winter Avenue, Boston, Massachusetts

Philip G. Williams, Manager

November 1, 19--

Mr. O. P. Kennard
136 Federal Street
Boston, Massachusetts

Dear Sir:

WINTER CONDITIONING INSPECTION

It is now time to prepare your Gordon car for winter driving.

May we call your attention to the following points:

- | | |
|--------------------|--------------------|
| 1. Cooling System | 6. Motor |
| 2. Battery | 7. Brakes |
| 3. Carburetor | 8. Rear Axle |
| 4. Intake Manifold | 9. Transmission |
| 5. Ignition | 10. Winter Storage |

COOLING SYSTEM. The radiator should be thoroughly cleaned by flushing before alcohol is put in. Do not use patented antifreezing compounds. Alcohol is much better. Be sure to get the proper amount of alcohol for different temperatures. A Jones shutter front or winter front is a desirable asset even though antifreezing fluids are used.

BATTERY. The battery should be tested frequently and kept well charged (hydrometer reading, 0.1275 to 0.1300). A battery fully charged (hydrometer reading, 0.1150) will freeze and break in a temperature of 13 degrees above zero. If only one-quarter charged, it will freeze in a temperature of zero. Hard and frequent starting as well as short distances of travel will run down the battery. Be sure to have the battery inspected and charged when needed.

CARBURETOR. For winter driving, the carburetor should have a somewhat richer mixture. The shutter on the air horn should be closed so as to draw only warm air from around the

ILLUSTRATION OF A TWO-PAGE LETTER

(Note the balance of the letter on the page and the even margins)

Mr. WOPK 2, Nov. 1, 19--

exhaust manifold. On Model A cars, bléeder well and hot spot plate should be adjusted for winter. The choke valve should be inspected to see that it is tightly closed when the choke red button is pulled out.

IGNITION. To insure easy starting and maximum power, the spark plugs and breaker points should be cleaned and adjusted. The electrical connections should be gone over very carefully and tightened.

MOTOR. Change the motor oil every three hundred miles. When the carburetor and the ignition system are in good condition, proper use of the choke rod on the instrument board will make starting easy and will save the battery.

BRAKES. Brakes should be equalized. On slippery and wet days, skidding is more likely to occur with an uneven adjustment. The entire brake control system and rear-axle brake tubes on two-wheel brake cars should be oiled to prevent freezing.

REAR AXLE AND TRANSMISSION. In the rear axle a heavy grease will not give sufficient lubrication to pinion bearings. The old grease in the transmission and the differential should be flushed out, and new light grease put in for winter use.

STORAGE. We have space for a few cars, in our dry and heated garage, for winter storage, for customers who wish to store their cars for the winter.

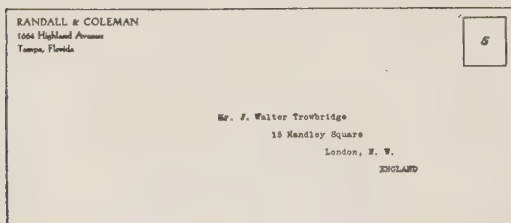
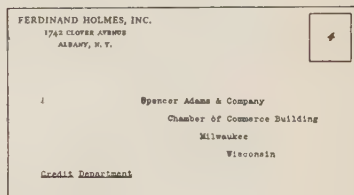
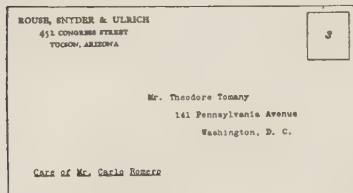
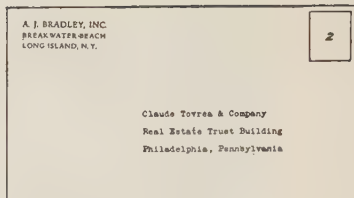
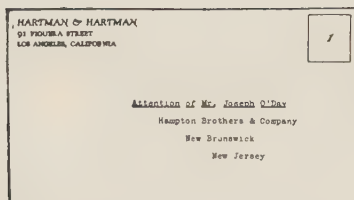
May we serve you?

Yours very truly,

Philip G. Williams
Philip G. Williams

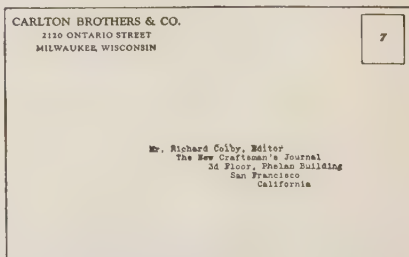
PGW-S

ILLUSTRATION OF THE SECOND PAGE OF A TWO-PAGE LETTER
(Note the initials of the addressee, the page number, and the date at the top)



The post-office department prefers the style of address shown in illustrations 1, 3, 4, and 5.

2. Illustration of block form of address.
5. Illustration of address on large envelope.
7. Illustration of address on extra-sized envelope.



ILLUSTRATIONS OF VARIOUS TYPES OF ENVELOPE ADDRESSES

CLASSIFIED INDEX TO LETTERS

<i>Subjects</i>	<i>Letter Numbers</i>
Acknowledgments.....	7, 12, 25, 70, 84, 132, 158, 238, 271, 283, 338, 403.
Advertising.....	17, 155, 166, 224, 254, 280, 284, 298, 305, 311, 318, 327, 343, 358, 375, 376, 392, 393, 394, 435, 456, 462, 490.
Appreciation.....	27, 31, 107, 122, 143, 184, 198, 202, 206, 220, 246, 261, 274, 275, 286, 329, 337, 356, 359, 363, 404, 415, 439, 446, 480, 489.
Banking.....	156, 203, 213, 256, 290, 319, 352, 354, 370, 390, 422, 447, 453, 498, 504.
Collections.....	4, 5, 10, 21, 28, 30, 34, 36, 46, 49, 57, 65, 66, 104, 120, 138, 150, 163, 180, 210, 212, 214, 219, 231, 247, 251, 260, 287, 288, 335, 360, 398, 402, 406, 459, 484, 495.
Complaints and Adjustments.....	1, 29, 32, 45, 47, 48, 53, 62, 64, 69, 74, 77, 81, 85, 89, 90, 93, 95, 98, 99, 112, 115, 135, 136, 137, 139, 140, 142, 146, 152, 157, 164, 186, 189, 205, 207, 215, 223, 229, 232, 236, 240, 248, 255, 263, 265, 272, 277, 279, 289, 294, 309, 322, 339, 340, 355, 364, 382, 384, 407, 413, 440, 455, 464, 491.
Employment.....	6, 23, 39, 51, 94, 119, 123, 154, 160, 165, 178, 188, 411, 476, 505.
Inquiries.....	11, 50, 54, 73, 105, 117, 124, 125, 149, 170, 171, 183, 201, 241, 264, 270, 321, 324, 326, 336, 348, 357, 385, 465, 481, 496.
Insurance.....	86, 97, 101, 113, 118, 177, 179, 194, 253, 291, 293, 297, 301, 341, 350, 362, 371, 377, 421, 443, 457, 461, 486, 497, 501.
Investments.....	61, 79, 131, 296, 300, 344, 351, 353, 361, 367, 378, 399, 420, 426, 427, 429, 438, 444, 454, 468, 470, 472, 487, 493.
Miscellaneous.....	24, 33, 55, 82, 88, 96, 102, 106, 108, 109, 116, 133, 145, 162, 167, 169, 172, 182, 191, 195, 204, 250, 276, 299, 304, 317, 323, 328, 332, 334, 345, 366, 372, 373, 383, 403, 408, 430, 433, 451, 452, 458, 463, 475, 478, 482, 488, 494, 500.
Ordering Goods.....	22, 26, 67, 68, 87, 91, 121, 221, 225, 227, 381.
Real Estate.....	20, 38, 44, 100, 148, 151, 244, 258, 266, 368, 379, 460, 473.
Sales:	
Auto Industry.....	3, 13, 75, 103, 111, 159, 200, 237, 242, 257, 259, 285, 314, 330, 389, 432, 436, 483.
Credit Information.....	127, 197, 243, 315.
Financial.....	18, 56, 269, 369, 386.
General.....	9, 15, 16, 37, 41, 52, 72, 76, 80, 114, 126, 129, 130, 141, 144, 147, 153, 161, 175, 176, 180, 185, 196, 199, 211, 234, 239, 245, 262, 295, 303, 417, 418.
Groceries.....	218, 230, 273, 391, 428.
Mechanical Goods.....	2, 14, 35, 42, 60, 168, 192, 217, 233, 387, 397, 412, 414, 434, 442, 449, 466, 469, 471.
Outfitters.....	8, 43, 71, 83, 128, 187, 209, 216, 235, 249, 267, 278, 306, 316, 342, 374, 400, 431, 479, 499.
Printing.....	19, 40, 110, 307, 312, 331, 425, 445.
Publications.....	58, 59, 63, 78, 92, 134, 173, 174, 190, 193, 222, 228, 252, 282, 302, 308, 310, 313, 320, 346, 347, 349, 395, 401, 419, 437, 441, 450, 467, 477, 492, 503.
Travel.....	226, 292, 396, 409, 410, 416, 423.

INDEX TO ARTICLES

<i>Name of Article</i>	<i>Author or Source</i>	<i>Number</i>
Achieving Success.....	Walter D. Wilcox.....	51
Act of Justice, An.....	Woodrow Wilson.....	11
Address, An.....	E. H. H. Simmons.....	16
Advantages of Department Stores.....	P. D. Converse.....	25
Advice to Employees.....	Regents Examination.....	9
Bank Currency.....	John T. Holdsworth.....	17
Book Contracts.....	Regents Examination.....	30
Business Education, A.....	W. P. Warren.....	35
Capital.....	E. H. H. Simmons.....	49
Chain Store, The.....	F. E. Clark.....	47
Choosing the Best Means.....	W. P. Warren.....	24
Commission Merchants.....	P. D. Converse.....	15
Control of Private Business.....	Regents Examination.....	20
Cooperation Against Security Fraud.....	E. H. H. Simmons.....	37
Country Merchant, The.....	Regents Examination.....	34
Divisions of Occupations.....	Ely and Wicker.....	43
Essentials of Advertising, The.....	W. P. Warren.....	52
Export Declarations.....	M. S. Rosenthal.....	36
Free Markets and Popular Ownership.....	E. H. H. Simmons.....	46
Functions of Letters in Business, The.....	A. G. Belding.....	27
Functions of Newspapers in a Democracy, The.....	Bleyer.....	56
General Principles of World Trade.....	Spencer Trotter.....	55
Great Art, A.....	W. P. Warren.....	12
Investment a Substitute for a Home, The.....	Regents Examination.....	8
Itemized Expenditures.....	Regents Examination.....	18
Knowledge of Accounting Is Valuable.....	Percy H. Johnson.....	45
Knowledge of Competing Goods.....	H. Whitehead.....	29
Lincoln's Address.....	Abraham Lincoln.....	23
Making Payment by Mail.....	A. G. Belding.....	42
Man Who Enjoys Business, A.....	Coleman du Pont.....	5
Money Order System.....	Postal Information.....	40
Neatness Pays.....	H. Addington Bruce.....	26
Numeric System of Filing.....	Regents Examination.....	21
Opening an Account with a Bank.....	Regents Examination.....	13
Ordering Goods.....	A. G. Belding.....	33
Organization of Operating Activities.....	A. W. Shaw.....	48
Others Have Done It.....	W. P. Warren.....	32
Partnership and Corporation.....	Regents Examination.....	28
Persistence Leads to Success.....	Orison Swett Marden.....	4
Physical Education.....	Dwight F. Davis.....	50
Postal Savings System.....	Postal Information.....	41
President Wilson's Program for Peace.....	Woodrow Wilson.....	19
Run Your Business.....	W. P. Warren.....	1
Sales Organization, The.....	C. S. Duncan.....	39
Selling Prosperity by Advertising Has Demonstrated Its Worth.....	The Manufacturer's Record.....	53
Shorthand Writing.....	United States Civil Service Examination.....	44
Stock Market, The.....	Regents Examination.....	31
Stock Market, The.....	E. H. H. Simmons.....	54
Studying the Customer.....	J. W. Fisk.....	22
Telephone Courtesies.....	W. P. Warren.....	7
Thrift.....	Edward W. Bok.....	10
What and How to Read.....	John Ruskin.....	2
World Highway, The.....	J. Russell Smith.....	6
Writing an Essential.....	W. P. Warren.....	38
Writing of Business Letters, The.....	Regents Examination.....	14
Written Contracts.....	C. C. Rindsfoos.....	3

Rational Dictation

PART I

A VARIED COLLECTION OF LETTERS CULLED FROM THE REGENTS
EXAMINATIONS OF THE UNIVERSITY OF THE STATE OF NEW YORK.
EXHAUSTIVE LISTS OF SHORTHAND OUTLINES ARE GIVEN WITH
EACH LETTER FOR SPECIAL PRACTICE.

1

Mr. Andrew P. Abbott
11 North Seventh Street
Allentown, Pennsylvania

Dear Sir:

We are sorry to learn that your goods¹⁰ did not turn out as you expected.

We wrote you²⁰ when we filled the order that our stock was very³⁰ low, and that it would be necessary for us to⁴⁰ supply you with goods which had been on hand for ⁵⁰ some time.

You may either return the goods to us,⁶⁰ or inform us what amount you think we should deduct⁷⁰ from your bill.

Yours truly, (75—1.22)

2

Mr. A. Frederick Stone
785 Vanderbilt Street
Auburn, New York

Dear Sir:

Do not let a man get away from¹⁰ your counter without asking him if he owns or uses²⁰ a Miller razor. If he says he does, then you³⁰ can start in and talk to him about the Miller⁴⁰

6 a blades. Be sure that while you are talking to
 26 him⁵⁰ you have a blade in your hand, demon-
 strating it as⁶⁰ you go along. Then if you can
 get him to⁷⁰ take it home and try it for thirty
 days you⁸⁰ have made the sale. Very few wish
 to return the⁹⁰ Miller after they have tried it.

1 2 If you have the¹⁰⁰ names of men who own
 2 2 2 Millers in your community, send¹¹⁰ the list to us
 2 2 2 and we will mail advertising matter¹²⁰ to them and
 direct them to your store to buy¹³⁰ our blades.
 We shall then be able to credit you¹⁴⁰ with all
 2 coupons that come into this office bearing your¹⁵⁰
 name

Yours truly, (153—1.23)

3

Mr. Austin Williams
 115 North Thirteenth Street
 Lincoln, Nebraska

Dear Sir:

2 2 The writer has an automobile which has
 2 2 gone¹⁰ over 8,000 miles and looks as good today
 2 2 as when²⁰ new. It has been driven through all
 kinds of weather³⁰ and all sorts of roads. At
 times it has been⁴⁰ covered with road oil, tar, and
 mud. Today it cannot⁵⁰ be told from a new
 car. Look at your own⁶⁰ car and see if you can
 say the same.

2 2 If⁷⁰ we can show you something that will
 2 2 keep your car⁸⁰ looking at all times in first-class
 condition, do you⁹⁰ not think it worth your while
 to try it out?¹⁰⁰ We guarantee that in case you

are not satisfied in¹¹⁰ every way any money you may have paid us will¹²⁰ be cheerfully refunded.

Yours very truly, (126—1.24)

4

Mr. Henry E. Dunn

100 North Street

Pittsfield, Massachusetts

Dear Sir:

Each day we have been expecting a remittance¹⁰ from you in payment of your account amounting to²⁰ \$146.50, for goods purchased last³⁰ month.

Our dealings with you for the past five years⁴⁰ show that you are just and fair. There must be⁵⁰ some good reason why you have not paid us. We⁶⁰ are sure you realize that it is not right to⁷⁰ allow this bill to remain unpaid.

Will you not, please,⁸⁰ at once, while this letter is before you, send us⁹⁰ a check for \$146.50?¹⁰⁰

Yours very truly, (103—1.27)

5

Mr. Theodore M. Glott

435 Elbron Street

San Pedro, California

Dear Sir:

Does anyone owe you money? If so, how¹⁰ do you feel toward him? What would you think of²⁰ him if he not only made no effort to pay³⁰ you,

but disregarded your requests for settlement?

Do you realize⁴⁰ that modern prosperity and the expansion of business are entirely⁵⁰ dependent on the credit system and that this would soon⁶⁰ be destroyed if all business men treated their obligations as⁷⁰ you have? We ask you as an honorable person either⁸⁰ to pay your bill or to let us know the⁹⁰ cause of the delay.

We expect to hear from you¹⁰⁰ without delay.

Yours very truly, (105—1.28)

6

Mr. D. B. Pierce

882 Grand Avenue

Columbus, Ohio

Dear Sir:

About three weeks ago I applied by letter¹⁰ for a position as accountant in your cost department. You²⁰ very kindly informed me that there was no vacancy then³⁰ but that you were placing my application on file.

I⁴⁰ do not wish to presume too much, but may I⁵⁰ ask whether there is a vacancy now? By referring to⁶⁰ my letter of application you will find, I believe, that⁷⁰ my qualifications fit me for the place. I have such⁸⁰ a high regard for your concern that I should like⁹⁰ very much to join your staff.

If no vacancy exists¹⁰⁰ at present, will you please keep me in mind for¹¹⁰ the next one that occurs.

Respectfully yours, (127—1.28)

7

Mr. John White
1064 West Congress Street
Ithaca, New York

Dear Mr. White:

You may be sure we appreciate your¹⁰ order of May 25. Although it will be impossible²⁰ for us to ship by July 1 all the goods³⁰ you ordered, we will do the best we can.

There⁴⁰ seems to be a misunderstanding in regard to terms. Your⁵⁰ order reads 2 per cent 10 days, net 90 days.⁶⁰ We presume this is an error, as you know our⁷⁰ terms are strictly 2 per cent 10 days, net 30⁸⁰ days.

Yours truly, (83—1.29)

8

Mrs. J. A. Brooks
1007 Seventh Street
Sacramento, California

Dear Madam:

On Tuesday, June 22, you are invited¹⁰ to our private sale of coats and dresses.

We assume²⁰ that you are planning clothes for the season in town³⁰ and for the summer out of town. We have accordingly⁴⁰ this year advanced the date of our private sale, thinking⁵⁰ that a change in date will be more convenient for⁶⁰ you. The enclosed proofs will tell the full story of⁷⁰ the models and the prices.

Purchases made at this sale⁸⁰ will be charged,

not on your June bill, but on⁹⁰ your July bill, which will not be due until August.¹⁰⁰

Very truly yours, (103—1.29)

9

Mrs. Thomas J. Smith

225 Holmes Street

Kansas City, Missouri

Dear Mrs. Smith:

We recall that when you bought the¹⁰ oak dining table last April, you expressed a desire to²⁰ have a set of chairs to match. We have just³⁰ placed on the floor a new lot of furniture in⁴⁰ which there are several chairs that would match the table⁵⁰ perfectly. We wish you to see these chairs and also⁶⁰ several other pieces that might interest you, even though you⁷⁰ may not desire to purchase them now.

Very respectfully yours,⁸⁰ (80—1.30)

10

Mr. L. E. Christie

16 West Granite Street

Butte, Montana

Dear Sir:

We do not quite understand your attitude in¹⁰ regard to your account. The terms which we made with²⁰ you were net cash in ten days from receipt of³⁰ goods. Not hearing from you at the expiration of that⁴⁰ time, we wrote to you, thinking perhaps you had overlooked⁵⁰ the matter. We received no reply. Finally, we drew on⁶⁰ you for the amount, but our bank has just notified⁷⁰

us that the draft has been returned to them.

If⁸⁰ we do not hear from you at once we shall⁹⁰ be obliged to place the account in the hands of¹⁰⁰ our attorney for collection.

Yours truly, (106—1.30)

11

Mr. E. O. Everett

221 North Tryon Street

Charlotte, North Carolina

Dear Sir:

In the case of John Nelson against you,¹⁰ judgment has been rendered in favor of the plaintiff for²⁰ principal and interest, amounting to \$155.³⁰ Exception has been duly taken in your behalf so that⁴⁰ if you wish to take the case to the Supreme⁵⁰ Court, you can do so within the time allowed by⁶⁰ law.

Please let me know at once if you wish⁷⁰ to defend the case in the Supreme Court, in order⁸⁰ that I may know what action to take in the⁹⁰ matter. My advice would be to appeal, for I am¹⁰⁰ very positive that the county judge would be reversed in¹¹⁰ several of his rulings.

Yours very respectfully, (117—1.30)

12

Mr. P. J. Diamond

173 Broadway

Paterson, New Jersey

Dear Sir:

We thank you for your order which arrived¹⁰ in the last mail. However, we are in doubt as²⁰

to the kind of shoes which you want. You say,³⁰ "one pair just like those last ordered." Your last order⁴⁰ called for the Boston shoe. In another paragraph of the⁵⁰ letter just received from you, you mention as your reason⁶⁰ for sending this order the fact that you have decided⁷⁰ to wear the Philadelphia shoe.

To prevent our sending the⁸⁰ wrong shoes, will you kindly make your order a little⁹⁰ clearer? Upon receipt of your letter we shall forward the¹⁰⁰ shoes at once.

Yours truly, (105—1.31)

13

Mr. H. E. Elmer
6 East Fourth Street
Cincinnati, Ohio

Dear Sir:

Now that the warm weather has come, you,¹⁰ like hundreds of other car owners, are getting your car²⁰ ready for trips to the country.

You may find that³⁰ you are in need of certain things—perhaps a new⁴⁰ tire, an inner tube, some paint. Whatever you need, remember⁵⁰ that we are ready to serve you.

Our fresh stock⁶⁰ has just been unpacked and we believe that we can⁷⁰ supply you with anything you want. We stand back of⁸⁰ everything we sell. If any article you purchase from us⁹⁰ is not satisfactory, we will return your money.

May we¹⁰⁰ expect to see you soon?

Yours truly, (107—1.31)

14

Mr. J. Adam Peters
790 Rose Terrace
Chicago, Illinois

Dear Sir:

In a short time your customers will be¹⁰ thinking of ways to keep their homes and offices cool.²⁰ Let us show you how these can be kept cool³⁰ and how at the same time you can make a⁴⁰ good profit for yourself.

We are specializing just now in⁵⁰ a low-priced electric fan. While this can be sold⁶⁰ at a price considerably lower than the ordinary fan, it⁷⁰ will yield you more profit than other electric fans. The⁸⁰ fan is good value to the customer at the price⁹⁰ asked and will sell rapidly

Our salesman will be in¹⁰⁰ your town next Monday and will be glad to give¹¹⁰ you further information.

Yours truly, (115—1.31)

15

Mr. Edward L. Fagan
1200 Broad Street
Columbus, Georgia

Dear Sir:

We feel that we are not getting the¹⁰ share of your trade which we have a right to²⁰ expect. As a credit man for our firm, I want³⁰ just a moment of your time to ask you a⁴⁰ frank question. Why do we not get more of your⁵⁰ business?

I know that you are receiving from other houses⁶⁰ ample accommodations for your require-

ments, but it has occurred to⁷⁰ me that perhaps you do not know of your good⁸⁰ standing with our firm or of the great pleasure it⁹⁰ would give me to extend you similar service for your¹⁰⁰ business needs. When I consider the nature of your business¹¹⁰ and the large and varied lines of goods you handle,¹²⁰ it seems to me that it would be decidedly to¹³⁰ your interest gradually to increase your business with us.

I¹⁴⁰ sincerely hope that you will give this subject your most¹⁵⁰ serious consideration. If you will frankly tell me your views,¹⁶⁰ I shall esteem it a personal favor.

Yours very truly,¹⁷⁰ (170—1.31)

16

Mr. Fred Hinkle
189 Prairie Street
Zanesville, Ohio

Dear Sir:

Though they say, "Everything comes to him who¹⁰ waits," we are still without any reply to the several²⁰ letters mailed you during the last two years, inquiring why³⁰ your account remains inactive.

Is it because you have not⁴⁰ heard how moderate our prices are, how they are based⁵⁰ on today's replacement costs, how they go down as costs⁶⁰ go down? Or has something gone wrong? In any event⁷⁰ won't you be good enough to let us hear from⁸⁰ you?

Respectfully yours, (83—1.33)

17

Mr. Fred Hopkins

730 South Los Angeles Street

Los Angeles, California

Dear Sir:

Your advertisement, which we enclose, was cut from¹⁰ one of the morning papers. The cost of this advertisement²⁰ in the paper you have chosen is at least \$75.³⁰

To publish the same in our paper will⁴⁰ cost only a little more and you will reach a⁵⁰ group of readers who cannot be appealed to through any⁶⁰ other medium. We are not urging you to stop your⁷⁰ current advertising but we simply wish to point out that⁸⁰ if your copy brings returns in the present field you⁹⁰ should not neglect the business to be obtained from the¹⁰⁰ field we reach.

We look forward to a trial use of¹¹⁰ our columns

Yours truly, (114—1.33)

18

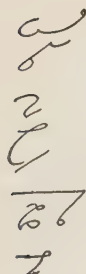
Mr. Stanley Mitchell

19 West Eighth Street

New York City

Dear Sir:

Our New York office at 214¹⁰ Broadway is now serving our clients in the section in²⁰ which you live. That office is prepared to handle any³⁰ transaction relating to our bonds and, in fact, will be⁴⁰ pleased to serve you in any way possible.



May we⁵⁰ suggest that in the future, in order that your letters⁶⁰ may be answered promptly, you address them to the New⁷⁰ York office, where all records of your account are now⁸⁰ kept. When you are in that neighborhood, we should like⁹⁰ you to call and make the acquaintance of the office¹⁰⁰ manager.

We hope that we may have the pleasure of¹¹⁰ serving you in the near future.

Very truly yours, (119—1.33)

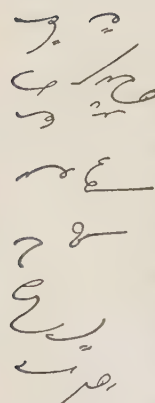
19

Mr. Robert Hunter

303 Main Street

Louisville, Kentucky

Dear Sir:



It is a pleasure indeed to comply with¹⁰ your request of June 12 to forward you under another²⁰ cover our book entitled "Better Business Letters," together with a³⁰ specimen book of Old Campfire Bond, showing the paper in⁴⁰ a complete assortment of weights and tints. It is our⁵⁰ hope that the paper will meet with your approval and⁶⁰ that you will decide to give it a trial. We⁷⁰ feel certain that your trial of Old Campfire Bond will⁸⁰ prove that profit as well as pleasure may be derived⁹⁰ from the use of this paper.

We assure you that¹⁰⁰ we appreciate your interest in this book and we hope¹¹⁰ to have the pleasure of serving you further.

Very truly¹²⁰ yours, (121—1.33)

20

Mr. R. A. Brown
60 Broadway
New York, New York

Dear Sir:

Your inquiry of January 10, requesting our opinion¹⁰ of the real estate market in general and asking about²⁰ the possibility of disposing of your dwelling houses this spring,³⁰ has had the attention of two of our men who⁴⁰ know your property well. They say that these houses are⁵⁰ in first-class condition but that they have been built⁶⁰ a long time and must be classed, in this city⁷⁰ at least, as old houses.

The demand for this type⁸⁰ of house is not so good as it was six⁹⁰ months or a year ago. A number of sales have¹⁰⁰ been made recently, however, and if you will place the¹¹⁰ property in our hands we shall be glad to give¹²⁰ it our best attention.

Very truly yours, (127—1.33)

21

Mr. Charles H. Franklin
338 East Water Street
Elmira, New York

Dear Sir:

We find upon glancing at your account today¹⁰ that you have entirely overlooked the item of September 4²⁰ amounting to \$95.10. We hope that³⁰ you will send us a check at once for

✓ this⁴⁰ amount so that we may bring the account up to⁵⁰ date.

Yours truly, (53—1.34)

22

Messrs. A. F. Beckman & Company

459 Broadway

Albany, New York

Gentlemen:

✓ We have your letter of May 1, and regret¹⁰ to learn that you cannot make us better prices²⁰ than those you quoted in your former letter.

✓ We assure³⁰ you that we can procure the same goods at less⁴⁰ price from another house in your city, and unless you⁵⁰ see fit to make a further reduction we shall place⁶⁰ our future orders elsewhere.

Very truly, (66—1.34)

23

Weldon Drug Company

15 Union Square

New York, New York

Gentlemen:

✓ I wrote you two days ago relative to securing¹⁰ an interview with you and tried to convey how much²⁰ I desire to enter your employ and make a place³⁰ for myself.

✓ Since writing you I have been asked to⁴⁰ call on another concern next Thursday for the purpose of⁵⁰ an interview. I do not want to miss this

opportunity⁶⁰ if you cannot use me but would much rather take⁷⁰ my chance with your firm.

May I not call and⁸⁰ talk with you before next Thursday?

Very truly yours, (89—1.34)

24

Mr. Valentine Smith
807 Main Street
Lynchburg, Virginia

Dear Mr. Smith:

When I talked with you recently about¹⁰ repairs to our buildings on Main Street, you said that,²⁰ as soon as demands on your time would permit, you³⁰ would look over the property in question and let us⁴⁰ know what needed to be done.

This was several weeks⁵⁰ ago. We wish to have this work out of the⁶⁰ way before the busy season comes along, and unless you⁷⁰ begin at once we shall have to postpone the undertaking⁸⁰ several months. Will you not meet me at my office⁹⁰ at nine o'clock Monday and get the repairs under way¹⁰⁰ as soon as possible? Please reply by return mail.

Very¹¹⁰ truly yours, (112—1.34)

25

Mr. B. J. Wells
Tenney Block
Madison, Wisconsin

Dear Sir:

This will acknowledge your order for our

special¹⁰ camping outfit and remittance covering it.

The outfit was shipped²⁰ today and should reach you by the end of the³⁰ week. If we do not hear from you in ten⁴⁰ days we shall assume that the shipment has been received⁵⁰ in good order.

We believe that this outfit will add⁶⁰ much to the pleasure of your summer vacation.

Yours respectfully,⁷⁰ (70—1.35)

26

National Lighting Supply Company

415 West Fortieth Street

New York, New York

Gentlemen:

Will you please have your representative call at this¹⁰ office Monday morning to consider our lighting problem? The present²⁰ fixtures were put in about seven years ago. While they³⁰ were suitable at that time, they are now out of⁴⁰ date and I shall be glad to see your catalogue⁵⁰ so that we may put in a new order.

What⁶⁰ we want is a fixture suitable for a store. The⁷⁰ one we have in mind is suspended by a chain⁸⁰ at a height of eight feet. We do not like⁹⁰ those we are now using because they are too high,¹⁰⁰ requiring the use of large lamps, and the light is¹¹⁰ not evenly distributed.

We know we can rely on you¹²⁰ for a satisfactory solution of our problem.

Yours truly, (129—1.35)

27

Mr. J. H. Blake
713 Jackson Avenue
Lincoln, Nebraska

Dear Sir:

2 ✓
67
16
26
79
✓
3
7 ✓
We are pleased to find your name among¹⁰ those who patronized our sale during the last ten days.²⁰ We thank you for your patronage and assure you that³⁰ even though the goods you purchased were disposed of at⁴⁰ special sale prices we wish you to be satisfied with⁵⁰ them in every way. If they do not give satisfaction,⁶⁰ we shall be glad to make a reasonable adjustment.

We⁷⁰ want you to feel that you are always welcome to⁸⁰ inspect our merchandise and we are confident that you will⁹⁰ be repaid for your trouble.

Very truly yours, (98—1.35)

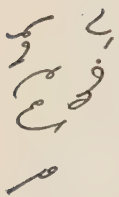
28

Messrs. Johnson, Wood & Company
455 Bankers Building
Houston, Texas

Gentlemen:

There still remains a balance of \$80 on¹⁰ your account, which is long past due.

7
You will admit²⁰ that we have shown you every possible consideration in this³⁰ matter. We have written you three letters about your account,⁴⁰ hoping that each letter would be the last one needed⁵⁰ to bring a response.




We want to retain your friendship⁶⁰ and good will, but feel that some effort should be⁷⁰ made on your part to meet us halfway. A letter⁸⁰ of explanation or a check for the amount due is⁹⁰ all that is needed.

Please do not disappoint us this¹⁰⁰ time.


Yours truly, (103—1.35)

29

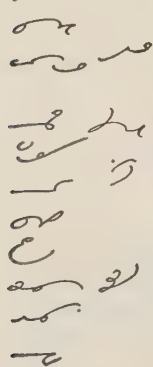


Mr. L. D. Berger
32 South Street
Baltimore, Maryland

Dear Sir:



We are in receipt of your letter stating¹⁰ that you have received no gas bill for the month²⁰ of August and that you object to receiving notice that³⁰ your gas will be turned off unless you pay your⁴⁰ bill by a certain date.



There is no charge against⁵⁰ you for gas. On the contrary, we have a credit⁶⁰ entry in your favor for 77 cents. Last June⁷⁰ you read your own meter and we made out the⁸⁰ bill from your figures. You overread the meter by a⁹⁰ thousand feet and therefore paid \$1.25¹⁰⁰ more than you actually owed.

This will explain why you¹¹⁰ received no bill. We regret very much that we sent¹²⁰ a notice threatening to cut off your gas. That was¹³⁰ a mistake which, of course, should not have occurred.

Yours¹⁴⁰ very truly, (142—1.35)

30

Mr. George N. Morton

22 Hazel Street

Manchester, New Hampshire

Dear Sir:

We have received your check for \$490¹⁰ in payment of our invoice of January 10²⁰ for \$500. Although this remittance was not made³⁰ until twenty-four days after the date of the invoice,⁴⁰ you have taken a discount of 2 per cent. May⁵⁰ we call your attention to our terms of "2 per⁶⁰ cent 10 days from the date of invoice." Our prices⁷⁰ are carefully computed on the basis of the terms quoted⁸⁰ and we cannot allow any deviation from these terms.⁹⁰

Will you be kind enough, therefore, to send us your check¹⁰⁰ for \$10 to pay the unsettled balance of our¹¹⁰ invoice of January 10.

Yours truly, (116—1.35)

31

Messrs. James I. Wilson & Company

77 McCall Street

Memphis, Tennessee

Gentlemen:

We have used your loose-leaf binders in our¹⁰ order department for the last five years, during which time²⁰ they have given entire satisfaction. Although we have had ten³⁰ binders in constant use, some of them containing over 2,000⁴⁰ sheets, we have not had the slightest trouble with⁵⁰ them.

Without question the Wilson loose-leaf binder is the⁶⁰ best we have ever used.

Very truly yours, (68—1.36)

32

Mr. William H. Baker
210 Badger Building
Racine, Wisconsin

Dear Sir:

Your letter of April 27 has been¹⁰ received.

We shipped the goods by express on April 17²⁰ and supposed they had reached you before this. We find,³⁰ however, that the goods were not shipped prepaid and this⁴⁰ fact may have delayed delivery. We have advised the express⁵⁰ company, in case this was the cause of the delay,⁶⁰ to charge the express to our account and get the⁷⁰ goods into your hands as quickly as possible.

Kindly write⁸⁰ us further with regard to this matter.

Yours truly, (89—1.36)

33

Mr. John Golden
826 Q Street
Lincoln, Nebraska

Dear Sir:

Our open account with you shows an indebtedness¹⁰ on our part of \$2,050. We are²⁰ under the impression that you have no immediate use for³⁰ this money, and if such is the case we

should⁴⁰ consider it a great favor if you would allow this⁵⁰ amount to stand as a loan for one year.

We⁶⁰ are steadily increasing our business, and this addition to our⁷⁰ working capital for the coming year would be of great⁸⁰ service to us. If you can arrange to do this,⁹⁰ we shall be glad to pay interest at 6 per¹⁰⁰ cent.

Will you kindly inform us of your decision as¹¹⁰ soon as possible.

Very truly yours, (116—1.36)

34

Mr. P. G. Cameron

17 Lee Street

Bristol, Virginia

Dear Sir:

Your request to have us take up your¹⁰ notes due July 10 seems to us to be rather²⁰ unreasonable. These notes have gone through our bank and will³⁰ be presented for collection at your bank on that date.⁴⁰

From our conversation over the telephone, we understood that you⁵⁰ would surely pay the note of \$300 and⁶⁰ that you hoped to find it possible to pay the⁷⁰ other note also. We have already instructed our bank to⁸⁰ present both notes for collection but to return to us⁹⁰ without protest the note for \$200 if it¹⁰⁰ is not paid.

We shall, however, expect you to do¹¹⁰ your utmost to pay both of these notes on the¹²⁰ day of maturity.

Very truly yours, (126—1.36)

35

Mr. E. F. Crumb
60 Lock Street
Nashua, New Hampshire

Dear Sir:

Attached is a specimen of the work of¹⁰ our paper fastener. We have sold thousands of these fasteners²⁰ and if you are not using them you are missing³⁰ one of the best devices designed for saving time and⁴⁰ money.

You do not have to look for pins, clips,⁵⁰ or staples when you have papers to fasten together. Have⁶⁰ one of our fasteners handy and you will be surprised⁷⁰ how quickly the job can be done.

We supply these⁸⁰ fasteners in two models at \$2 and \$2.50⁹⁰ per thousand, postpaid. Let us send you one¹⁰⁰ or both models for ten days' trial, all charges prepaid.¹¹⁰ After ten days' examination, if they are not all we¹²⁰ say, send them back at our expense.

Yours very truly,¹³⁰ (130—1.36)

36

Mr. B. J. Daniels
350 Meadow Street
Savannah, Georgia

Dear Sir:

You doubtless have our last letter on your¹⁰ desk somewhere, expecting to give it attention as soon as²⁰ you have a moment to spare. We do not wish³⁰ to seem too insistent about so small a matter as⁴⁰ the payment past due on your ac-

count, but you as⁵⁰ a business man will readily appreciate our position.

If we⁶⁰ are called upon to spend even postage to collect these⁷⁰ small instalments, it really works a hardship on us, as⁸⁰ the prices at which these books were sold were figured⁹⁰ so closely as to leave no margin for such collection¹⁰⁰ expense.

We hope that you will cheerfully comply with this,¹¹⁰ our second request, and that we shall not have to¹²⁰ trouble you again with reminders.

Yours truly, (127—1.36)

37

Mr. John Kenney
136 Ottawa Avenue
Grand Rapids, Michigan

Dear Sir:

The peculiar thing about proverbs is that they¹⁰ are applicable to so many different situations. "Do not carry²⁰ all your eggs in one basket" has many applications, but³⁰ there is no doubt that the severe winter through which⁴⁰ we have just passed proves its truth in the case⁵⁰ of the man who depended for heat on the furnace⁶⁰ down in the cellar.

First, he found that the price⁷⁰ of coal had been almost doubled; second, he could obtain⁸⁰ only a limited quantity; then he found that the quality⁹⁰ was so poor that it was impossible to keep his house¹⁰⁰ comfortable.

He would not have had "all his eggs in¹¹⁰ one basket" if he had invested in one of our¹²⁰ Liberty gas heaters. The limited supply of coal

allotted to¹³⁰ him would have been ample, and what he saved on¹⁴⁰ the coal which he was not permitted to buy would¹⁵⁰ have more than covered the cost of the heater. In¹⁶⁰ addition to this, he would have had the comfort of¹⁷⁰ using it to take the chill off the house when¹⁸⁰ the weather was not quite cold enough to start the¹⁹⁰ furnace.

Let us show you how economical and effective the²⁰⁰ Liberty gas heater is and we are sure that you²¹⁰ will not be satisfied to pass another winter without one.²²⁰

Yours very truly, (223—1.36)

38

Mr. James W. Hamilton
512 Second Avenue
Meridian, Mississippi

Dear Sir:

We are offering for sale an estate of¹⁰ 40 acres in one of the most attractive sections of²⁰ this state, situated on a hill top about four miles³⁰ from the station and within two miles of a new⁴⁰ country club.

The number of places of this character is⁵⁰ small and in this case, where the price asked is⁶⁰ much below actual cost, we do not hesitate to recommend⁷⁰ the estate from every standpoint.

If you are at all⁸⁰ interested, we shall be glad to arrange for an inspection⁹⁰ of the place at a time most convenient to you.¹⁰⁰

Yours truly, (102—1.37)

39

Mr. Rowland Thomas, Principal
Central Commercial School
120 West Fourteenth Street
New York, New York

Dear Mr. Thomas:

Five years ago you sent me Miss¹⁰ Mary Baker, one of your graduates, who entered my employ²⁰ as stenographer and typist. During this time the young lady³⁰ has filled the position to my entire satisfaction. Now, however,⁴⁰ I find it necessary to take her from this kind⁵⁰ of work and use her in another branch of the⁶⁰ business.

If you have a girl whom you can recommend⁷⁰ for the position I shall be glad to employ her.⁸⁰ I know that she will be able to write her⁹⁰ shorthand rapidly and read her notes well. I know also¹⁰⁰ that she will be trained to regard my letters as¹¹⁰ private and that she will not discuss them with anyone¹²⁰ either in or out of the office.

Yours respectfully, (129—1.37)

40

Mrs. Roberta K. Webster
672 Sharon Avenue
Springfield, Illinois

Dear Madam:

The use of the till book opens up¹⁰ an avenue of satisfaction when several purchases are made in²⁰ one day to be sent to the same address.

By³⁰ the use of this till book each purchase

is marked⁴⁰ with a label bearing the same number and all parcels⁵⁰ bearing this number are collected in the shipping room and⁶⁰ sent together.

The custom sometimes used in saying, "Ship with⁷⁰ other goods," does not secure this result as there is⁸⁰ no quick way of collecting all the different bundles together,⁹⁰ and thus a delay, with additional expressage, follows. If you¹⁰⁰ have never tried shopping with a till book, we invite¹¹⁰ you to use this method when making more than one¹²⁰ purchase, as we know you will be pleased with the¹³⁰ result.

A till book, a sample of which is enclosed,¹⁴⁰ may be easily obtained from a floor superintendent or the¹⁵⁰ sales person who waits on you.

Very truly yours, (159—1.37)

41

Mr. Walter Evers
115 Woodward Avenue
Detroit, Michigan

Dear Sir:

You asked to be notified when coal was¹⁰ at its lowest figure. We think it is at that²⁰ point now and in all probability it will begin to³⁰ advance soon at the rate of 15 cents a month.⁴⁰

If you are ready to put in your winter's supply⁵⁰ of coal and wish our representative to call, please notify⁶⁰ us on the enclosed postal card. We guarantee full weight⁷⁰ and prompt delivery.

Very truly yours, (76—1.38)

42

Mrs. Charles J. Elias
132 Fourth Street
Clarksburg, West Virginia

Dear Madam:

You have had an opportunity to test our¹⁰ brush thoroughly and we hope it has fully met your²⁰ expectations.

Any practical household necessity that saves time and labor³⁰ and has so many useful features is worth referring to⁴⁰ your friends. If you will give us the names of⁵⁰ ten friends or neighbors who have seen our brush or⁶⁰ might be interested in having one for their own home,⁷⁰ we will send you another brush free, all charges paid.⁸⁰ We will not use your name unless you give us⁹⁰ permission to do so.

Check the names of any who¹⁰⁰ have shown an interest in the brush or a desire¹¹⁰ to have one, and we will include free a special¹²⁰ polishing cloth for cleaning silver and jewelry.

Yours very truly,¹³⁰ (130—1.38)

43

Miss Mary T. Chapell
432 Oliver Street
Wilmington, North Carolina

Dear Madam:

We are glad to mail you today, under¹⁰ separate cover, our fall style book of cloaks and gowns.²⁰ This book is more than a mere catalogue; it is³⁰ so complete in every respect that it

7
 will enable you⁴⁰ to shop in New York without leaving your home. By⁵⁰ ordering from the catalogue you can have the latest metropolitan⁶⁰ styles at the lowest prices.

Read page 50 and send⁷⁰ us a trial order. You may return goods that you⁸⁰ do not wish to keep and you need make no⁹⁰ explanation.

Yours respectfully, (93—1.39)

44

Mr. Howard S. Barnes
 12 St. Joseph Street
 Mobile, Alabama

Dear Mr. Barnes:

When you returned to town last September¹⁰ you said you would like to have my house again²⁰ next summer if it were in the market for rent.³⁰ I assured you that I would give you an opportunity⁴⁰ to lease the place before renting to anyone else.

The⁵⁰ time is now approaching when prospective tenants will begin to⁶⁰ look for summer homes. Real estate agents are making inquiries⁷⁰ and asking if they may show the place to applicants.⁸⁰ I do not wish to hasten your decision, but I⁹⁰ feel that if there is any uncertainty about your returning,¹⁰⁰ I should give the local agents an opportunity to show¹¹⁰ the place. If by any chance someone should decide to¹²⁰ take it, I should be liable to the agent for¹³⁰ his commission. I ought, therefore, to have your decision within¹⁴⁰ a reasonable time.

Very sincerely yours, (146—1.39)

45

Empire Publishing Company
258 First Avenue
Minneapolis, Minnesota

Gentlemen:

With further reference to our letter of December 20,¹⁰ may we ask again that you instruct your messenger not²⁰ to leave the Monthly Report in the public hall but³⁰ to deliver it to our office on the twelfth floor.⁴⁰ This morning we found the last number just about to⁵⁰ be swept up by the porter.

In going over our⁶⁰ files we find that No 39 was never received,⁷⁰ owing, we presume, to carelessness on the part of your⁸⁰ messenger. Will you be kind enough to send us a⁹⁰ duplicate of this number.

Yours truly, (96—1.39)

46

Mr. Frank J. Fisher
119 Southeast First Avenue
Miami, Florida

Dear Sir:

We find that your April account, amounting to¹⁰ \$34.17, has not been paid and²⁰ you have not replied to our usual monthly statements. We³⁰ notice also that the frequent orders with which you at⁴⁰ one time favored us no longer appear.

If something has⁵⁰ gone wrong we recall no mention of it in any⁶⁰ of your letters and a study of our records furnishes⁷⁰ no clue to the mystery.

2
2
2

In what respect have we⁸⁰ failed? We can stand criticism and we want your good⁹⁰ will whether we have your business or not.

Yours truly,¹⁰⁰ (100—1.39)

47

Mrs. J. B. Harris
304 Third Avenue
Nashville, Tennessee

3

Dear Madam:

4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000
1001
1002
1003
1004
1005
1006
1007
1008
1009
1010
1011
1012
1013
1014
1015
1016
1017
1018
1019
1020
1021
1022
1023
1024
1025
1026
1027
1028
1029
1030
1031
1032
1033
1034
1035
1036
1037
1038
1039
1040
1041
1042
1043
1044
1045
1046
1047
1048
1049
1050
1051
1052
1053
1054
1055
1056
1057
1058
1059
1060
1061
1062
1063
1064
1065
1066
1067
1068
1069
1070
1071
1072
1073
1074
1075
1076
1077
1078
1079
1080
1081
1082
1083
1084
1085
1086
1087
1088
1089
1090
1091
1092
1093
1094
1095
1096
1097
1098
1099
1100
1101
1102
1103
1104
1105
1106
1107
1108
1109
1110
1111
1112
1113
1114
1115
1116
1117
1118
1119
1120
1121
1122
1123
1124
1125
1126
1127
1128
1129
1130
1131
1132
1133
1134
1135
1136
1137
1138
1139
1140
1141
1142
1143
1144
1145
1146
1147
1148
1149
1150
1151
1152
1153
1154
1155
1156
1157
1158
1159
1160
1161
1162
1163
1164
1165
1166
1167
1168
1169
1170
1171
1172
1173
1174
1175
1176
1177
1178
1179
1180
1181
1182
1183
1184
1185
1186
1187
1188
1189
1190
1191
1192
1193
1194
1195
1196
1197
1198
1199
1200
1201
1202
1203
1204
1205
1206
1207
1208
1209
1210
1211
1212
1213
1214
1215
1216
1217
1218
1219
1220
1221
1222
1223
1224
1225
1226
1227
1228
1229
1230
1231
1232
1233
1234
1235
1236
1237
1238
1239
1240
1241
1242
1243
1244
1245
1246
1247
1248
1249
1250
1251
1252
1253
1254
1255
1256
1257
1258
1259
1260
1261
1262
1263
1264
1265
1266
1267
1268
1269
1270
1271
1272
1273
1274
1275
1276
1277
1278
1279
1280
1281
1282
1283
1284
1285
1286
1287
1288
1289
1290
1291
1292
1293
1294
1295
1296
1297
1298
1299
1300
1301
1302
1303
1304
1305
1306
1307
1308
1309
1310
1311
1312
1313
1314
1315
1316
1317
1318
1319
1320
1321
1322
1323
1324
1325
1326
1327
1328
1329
1330
1331
1332
1333
1334
1335
1336
1337
1338
1339
1340
1341
1342
1343
1344
1345
1346
1347
1348
1349
1350
1351
1352
1353
1354
1355
1356
1357
1358
1359
1360
1361
1362
1363
1364
1365
1366
1367
1368
1369
1370
1371
1372
1373
1374
1375
1376
1377
1378
1379
1380
1381
1382
1383
1384
1385
1386
1387
1388
1389
1390
1391
1392
1393
1394
1395
1396
1397
1398
1399
1400
1401
1402
1403
1404
1405
1406
1407
1408
1409
1410
1411
1412
1413
1414
1415
1416
1417
1418
1419
1420
1421
1422
1423
1424
1425
1426
1427
1428
1429
1430
1431
1432
1433
1434
1435
1436
1437
1438
1439
1440
1441
1442
1443
1444
1445
1446
1447
1448
1449
1450
1451
1452
1453
1454
1455
1456
1457
1458
1459
1460
1461
1462
1463
1464
1465
1466
1467
1468
1469
1470
1471
1472
1473
1474
1475
1476
1477
1478
1479
1480
1481
1482
1483
1484
1485
1486
1487
1488
1489
1490
1491
1492
1493
1494
1495
1496
1497
1498
1499
1500
1501
1502
1503
1504
1505
1506
1507
1508
1509
1510
1511
1512
1513
1514
1515
1516
1517
1518
1519
1520
1521
1522
1523
1524
1525
1526
1527
1528
1529
1530
1531
1532
1533
1534
1535
1536
1537
1538
1539
1540
1541
1542
1543
1544
1545
1546
1547
1548
1549
1550
1551
1552
1553
1554
1555
1556
1557
1558
1559
1560
1561
1562
1563
1564
1565
1566
1567
1568
1569
1570
1571
1572
1573
1574
1575
1576
1577
1578
1579
1580
1581
1582
1583
1584
1585
1586
1587
1588
1589
1590
1591
1592
1593
1594
1595
1596
1597
1598
1599
1600
1601
1602
1603
1604
1605
1606
1607
1608
1609
1610
1611
1612
1613
1614
1615
1616
1617
1618
1619
1620
1621
1622
1623
1624
1625
1626
1627
1628
1629
1630
1631
1632
1633
1634
1635
1636
1637
1638
1639
1640
1641
1642
1643
1644
1645
1646
1647
1648
1649
1650
1651
1652
1653
1654
1655
1656
1657
1658
1659
1660
1661
1662
1663
1664
1665
1666
1667
1668
1669
1670
1671
1672
1673
1674
1675
1676
1677
1678
1679
1680
1681
1682
1683
1684
1685
1686
1687
1688
1689
1690
1691
1692
1693
1694
1695
1696
1697
1698
1699
1700
1701
1702
1703
1704
1705
1706
1707
1708
1709
1710
1711
1712
1713
1714
1715
1716
1717
1718
1719
1720
1721
1722
1723
1724
1725
1726
1727
1728
1729
1730
1731
1732
1733
1734
1735
1736
1737
1738
1739
1740
1741
1742
1743
1744
1745
1746
1747
1748
1749
1750
1751
1752
1753
1754
1755
1756
1757
1758
1759
1760
1761
1762
1763
1764
1765
1766
1767
1768
1769
1770
1771
1772
1773
1774
1775
1776
1777
1778
1779
1780
1781
1782
1783
1784
1785
1786
1787
1788
1789
1790
1791
1792
1793
1794
1795
1796
1797
1798
1799
1800
1801
1802
1803
1804
1805
1806
1807
1808
1809
1810
1811
1812
1813
1814
1815
1816
1817
1818
1819
1820
1821
1822
1823
1824
1825
1826
1827
1828
1829
1830
1831
1832
1833
1834
1835
1836
1837
1838
1839
1840
1841
1842
1843
1844
1845
1846
1847
1848
1849
1850
1851
1852
1853
1854
1855
1856
1857
1858
1859
1860
1861
1862
1863
1864
1865
1866
1867
1868
1869
1870
1871
1872
1873
1874
1875
1876
1877
1878
1879
1880
1881
1882
1883
1884
1885
1886
1887
1888
1889
1890
1891
1892
1893
1894
1895
1896
1897
1898
1899
1900
1901
1902
1903
1904
1905
1906
1907
1908
1909
1910
1911
1912
1913
1914
1915
1916
1917
1918
1919
1920
1921
1922
1923
1924
1925
1926
1927
1928
1929
1930
1931
1932
1933
1934
1935
1936
1937
1938
1939
1940
1941
1942
1943
1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
2027
2028
2029
2030
2031
2032
2033
2034
2035
2036
2037
2038
2039
2040
2041
2042
2043
2044
2045
2046
2047
2048
2049
2050
2051
2052
2053
2054
2055
2056
2057
2058
2059
2060
2061
2062
2063
2064
2065
2066
2067
2068
2069
2070
2071
2072
2073
2074
2075
2076
2077
2078
2079
2080
2081
2082
2083
2084
2085
2086
2087
2088
2089
2090
2091
2092
2093
2094
2095
2096
2097
2098
2099
2100
2101
2102
2103
2104
2105
2106
2107
2108
2109
2110
2111
2112
2113
2114
2115
2116
2117
2118
2119
2120
2121
2122
2123
2124
2125
2126
2127
2128
2129
2130
2131
2132
2133
2134
2135
2136
2137
2138
2139
2140
2141
2142
2143
2144
2145
2146
2147
2148
2149
2150
2151
2152
2153
2154
2155
2156
2157
2158
2159
2160
2161
2162
2163
2164
2165
2166
2167
2168
2169
2170
2171
2172
2173
2174
2175
2176
2177

97
2
2
{ sep
them specifies the cause of³⁰ the trouble and the number of returned purchases has been⁴⁰ large, we are obliged to make an investigation at once.⁵⁰

Our own opinion is that the oil is quite inferior⁶⁰ to that which you have been using in the past.⁷⁰ We are, therefore, returning to you by express a 10-pound⁸⁰ pail for your inspection. Will you please analyze the⁹⁰ contents of this pail and make a report as soon¹⁰⁰ as possible.

Yours very truly, (195—1.39)

49

60
Mr. Herman C. Bass
1642 South Street
Peoria, Illinois

Dear Sir:

11 My
{
You have not replied to our letters regarding¹⁰ your overdue account. This is very discouraging to us. If²⁰ you cannot pay the amount now, you should inform us³⁰ when you expect to be able to pay.

2 +
2
6
9
9 2
You understand⁴⁰ the necessity for prompt collections in your own business and⁵⁰ we assure you that they are just as essential all⁶⁰ along the line. When our money fails to come in⁷⁰ on the date due, we must borrow and pay interest⁸⁰ on large sums. To meet this extra expense we are⁹⁰ compelled to increase our selling price, a course which is¹⁰⁰ disadvantageous to both of us.

1
May we therefore have at¹¹⁰ once either a remittance or an explanation.

Yours very truly,¹²⁰ (120—1.39)

50

Mr. Edward Kennedy
103 Main Street
North Little Rock, Arkansas

Dear Sir:

We regret exceedingly that we must again annoy¹⁰ you regarding the measurements of your room but we find²⁰ that they do not prove correct.

We enclose a copy³⁰ of your diagram and would ask you to furnish us⁴⁰ with the measurements indicated by the dotted red lines. Also,⁵⁰ please inform us if the alcove is 5 feet 5⁶⁰ inches wide and whether you wish us to figure on⁷⁰ this room. We are very anxious to have this carpet⁸⁰ fit the room properly so as to avoid any further⁹⁰ trouble with it and hope you will understand from the¹⁰⁰ enclosed plan just what we require.

We regret the annoyance¹¹⁰ we have caused you in this matter and await your¹²⁰ reply.

Yours very truly, (124—1.39)

51

Mr. George Baker
455 Cleveland Avenue
Decatur, Illinois

Dear Sir:

In reply to your letter of March 23,¹⁰ we are pleased to give you the information for²⁰ which you ask.

Mr. Joseph Baker became our sales manager³⁰ ten years ago, and was in our employ till about⁴⁰ a year ago, when he was forced to take a⁵⁰ rest

on account of ill health. He has spent the⁶⁰ last year in travel and has completely regained his health⁷⁰. We have offered him his old position but he considers⁸⁰ it advisable to have outside employment.

It gives us great⁹⁰ pleasure to recommend him for the position you mention. His¹⁰⁰ intimate knowledge of your line of business will make him¹¹⁰ a valuable man for you.

Yours truly, (117—1.39)

52

Mr. F. J. Loewy
600 Garrison Avenue
Fort Smith, Arkansas

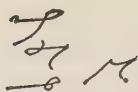
Dear Sir:

In response to your letter of November 25,¹⁰ we sent you a leaflet describing Smith floor dressing²⁰ and its action on wood floors. We wrote you also,³⁰ pointing out briefly what we regard as the good features⁴⁰ of our product.

Since then we have learned that the⁵⁰ dressing was applied to the floors in the buildings occupied⁶⁰ by Lawrence & Company and The First National Bank, both⁷⁰ located on Church Street in your city.

These firms have⁸⁰ expressed themselves as very well satisfied and will doubtless be⁹⁰ pleased to show you how the dressing has acted on¹⁰⁰ the floors of their respective buildings.

We would suggest that¹¹⁰ you examine these floors at your first opportunity and write¹²⁰ us of the result of your examination. If you wish¹³⁰



to make tests on your own account, you may have¹⁴⁰ a sample of the dressing for that purpose by merely¹⁵⁰ dropping us a line.

Very truly yours, (157—1.39)

53

The Robert Clark Company


665 Broad Street

Newark, New Jersey



Gentlemen:








With reference to your letter of November 23,¹⁰ I wish to say that the shoes in question were²⁰ returned by me November 5 at 9:30 a.m.³⁰ to the shoe department in which they were purchased. The⁴⁰ saleswoman to whom I handed them referred me to the⁵⁰ head of that department, who in turn directed me to⁶⁰ the department of claims and adjustments. I explained to the⁷⁰ department head that, since I was on my way to⁸⁰ catch a train, I could not go to the adjustment⁹⁰ counter; I also said that if he could not accept¹⁰⁰ the shoes I should take them with me and later¹¹⁰ ask you to call at my house for them. Thereupon¹²⁰ the department head accepted the shoes, assuring me that I¹³⁰ should receive credit. Since you have no record of the¹⁴⁰ return, however, he doubtless neglected to file the proper credit¹⁵⁰ memorandum. At any rate the shoes were returned and accepted¹⁶⁰ by your representative, and I hope you will give me¹⁷⁰ credit for their cost.

Very truly yours, (177—1.39)

54

Messrs. E. M. Townsend & Company
1014 Jackson Street
Dallas, Texas

Gentlemen:

Will you kindly let us know by return mail¹⁰
just when you expect to make shipment on our
order²⁰ No. 542?

We are in urgent need³⁰ of several of the items
included in the order and⁴⁰ should like to be able
to inform our customers definitely⁵⁰ in the matter.

Very truly yours. (56—1.40)

55

Mr. L. S. Jones
335 Crown Street
Brooklyn, New York

Dear Mr. Jones:

Confirming our conversation of yesterday,
we agree¹⁰ to accept the return of the books
which you purchased²⁰ some time ago, provided
they are in good condition and³⁰ can be resold
as new.

The writer understands that you⁴⁰ have never
made use of these books and, therefore, they⁵⁰
should be in perfect condition so they can be
put⁶⁰ back in stock. When the books are returned,
if we⁷⁰ find them as you say, we will issue a
credit⁸⁰ memorandum to balance your account.

Yours truly, (87—1.40)

56

Mr. Robert A. Ferber
39 South La Salle Street
Chicago, Illinois

Dear Sir:

Enclosed with this letter is a post card.¹⁰
There is nothing unusual about it, but if you will²⁰
sign and mail it you will find that you have³⁰
done not only a very easy thing but also a⁴⁰ very
wise thing.

This card will bring to your attention⁵⁰ the
details of an opportunity that is most unusual,
the⁶⁰ kind of a chance that will in all probability
never⁷⁰ come your way again. You cannot afford
to neglect such⁸⁰ an opportunity. There is no
reason why you should not⁹⁰ invest under the
same conditions as are open to the¹⁰⁰ big financiers.
We want to show you how you can¹¹⁰ do so.

The enclosed card will bring complete infor-
mation without¹²⁰ obligating you in any way.

Yours truly, (127—1.40)

57

Messrs. James D. Fall & Sons
391 Minnesota Street
St. Paul, Minnesota

Gentlemen:

I saw Mr. James Meade today with reference
to¹⁰ your claim for \$150 which you placed²⁰ in my
hands for collection.

He says that he wrote³⁰ you more than two
months ago regarding one case of⁴⁰ shoes which

2 *9* were inferior in grade and at the time⁵⁰ requested a credit of \$20 to which he believed⁶⁰ he was entitled. He says that the letter received no⁷⁰ attention on your part.

u *g* Mr. Meade offers to make settlement⁸⁰ with his sixty-day note for \$100, indorsed⁹⁰ by A. F. Price, the balance of \$30, as¹⁰⁰ he states it, to be paid in cash. If this¹¹⁰ proposed settlement meets with your approval, will you inform me¹²⁰ to that effect; if not, what further action do you¹³⁰ wish me to take?

Very truly yours, (137—1.40)

58

Peekskill Military Academy

h *u* Peekskill, New York

Gentlemen:

2 *u* *h* We are sending you a copy of our new¹⁰ French grammar for use in high schools. This book was²⁰ published six months ago and it has already gone through³⁰ three large editions. It is in use in ten New⁴⁰ England city high schools, in six New York City high⁵⁰ schools, and in fifteen of the greater high schools of⁶⁰ the Middle West.

g *u* *h* *u* If you will read the accompanying circulars⁷⁰ you will see what some of our leading teachers are⁸⁰ saying about the book and how it is succeeding in⁹⁰ the classroom. Right in your own neighborhood, in the Newburgh¹⁰⁰ Technical School, you will find the head of the French¹¹⁰ Department most enthusiastic over the book.

u I hope you will²⁰ give this grammar a

thorough examination and endeavor to make¹³⁰
a place for it in your school.

Yours truly, (139—1.40)

59

Mr. R. A. Bowman
304 West Broadway
Muskogee, Oklahoma

Dear Sir:

You can obtain free of charge a three¹⁰
months' extension of your subscription for our
magazine if you²⁰ will send us your renewal at
once.

Our reason for³⁰ making you this offer is just
this: Your subscription will⁴⁰ shortly expire.
If you allow it to lapse and then⁵⁰ renew it later,
it will mean a considerable expense to⁶⁰ us in the
way of making new records and new⁷⁰ material for
the machine by which your copies are addressed.⁸⁰

If, therefore, you will save us this expense by
mailing⁹⁰ your check for \$3 with a renewal order,
we¹⁰⁰ will pass along the advantage of this saving
to you¹¹⁰ by extending your subscription for
fifteen months instead of twelve.¹²⁰ In addition,
you will save yourself the annoyance of a¹³⁰ break
in your subscription for a magazine that no
doubt¹⁴⁰ has become useful in keeping you fully
informed on the¹⁵⁰ affairs of the world.

Fill out the form at the¹⁶⁰ bottom of this
letter and we will give you three¹⁷⁰ months of this
invaluable service without charge.

Very truly yours,¹⁸⁰ (180—1.40)

60

Mrs. Mary E. Anderson
1220 Washington Street
Des Moines, Iowa

Dear Madam:

We were pleased to receive your inquiry in¹⁰ regard to the Vermont electric cleaner. Under another cover we²⁰ are sending you our illustrated booklet which will tell you³⁰ all about the Vermont cleaner and the free-trial plan.⁴⁰

We have written our local representative, Mr. James T. Welch,⁵⁰ asking him to call on you and give you a⁶⁰ demonstration of the wonderful work of the machine. He has⁷⁰ informed us that he will do so within a week.⁸⁰

The Vermont does its work so thoroughly, so quickly, and⁹⁰ so well that you punish yourself and waste your time¹⁰⁰ and strength by not owning one. Every afternoon that you¹¹⁰ work to clean or to dust your house is a¹²⁰ wasted afternoon. Every afternoon that you are tired as a¹³⁰ result of cleaning in the morning is time wasted. When¹⁴⁰ you buy a Vermont you buy happy afternoons—lazy afternoons¹⁵⁰ if you desire them.

The cleaner may be purchased on¹⁶⁰ the instalment plan (see page 10 of the booklet). When¹⁷⁰ you realize that 3 cents' worth of electricity a week¹⁸⁰ will keep your house clean, you will buy the cleaner¹⁹⁰ at once.

Should Mr. Welch fail to arrange for a²⁰⁰ demonstration within a few days we will have a machine²¹⁰ sent to you for trial. We hope that you will²²⁰ examine it carefully.

Yours truly, (225—1.40)

61

Mr. Thomas Diamond
45 Grand Street
Albany, New York

Dear Sir:

6
Your letter of December 11 was received and¹⁰ we hope you will pardon our delay in answering it.²⁰ We expected to have one of our representatives call on³⁰ you but we have been so busy in Illinois with⁴⁰ a new issue of stock that it was practically impossible⁵⁰ to send one of our men east to talk with⁶⁰ you.

7
We are selling the common stock of the American⁷⁰ Mill Company at \$10 a share, and if you⁸⁰ are in a position to increase your holdings at this⁹⁰ time we would suggest that you send us your check¹⁰⁰ by return mail so that we may reserve a block¹¹⁰ of the stock for you.

8
We are getting excellent reports¹²⁰ from the company. If you will read the enclosed pamphlet¹³⁰ and study the past, present, and possible future of the¹⁴⁰ American Mill Company, you will see that their stock is¹⁵⁰ one of the best investments on the market.

9
Yours truly,¹⁶⁰ (160—1.40)

62

Mr. James F. Mitchell
529 Hampshire Street
Quincy, Illinois

Dear Sir:

10
We regret to learn from your letter of¹⁰

May 4, that you have not yet received our shipment²⁰ of books. We cannot understand this as the books were³⁰ shipped from here on April 15.

As we were particularly⁴⁰ anxious to give you good service, we made a special⁵⁰ effort and succeeded in getting the goods started a day⁶⁰ earlier than we promised. That the shipment is held up⁷⁰ somewhere is certainly annoying and unexpected. We have started a⁸⁰ tracer and will make every effort to locate the shipment.⁹⁰

If there are any books that you particularly need at¹⁰⁰ this time, let us know and we will send them¹¹⁰ immediately by express.

Yours truly, (115—1.41)

63

Mr. N. A. Carpenter
312 Union Avenue
Knoxville, Tennessee

Dear Sir:

Our monthly bulletin to business men will help¹⁰ you. It is prepared from records on some 1,000²⁰ commodities, which, going back ten, twenty, and even fifty years,³⁰ cover all the important factors affected by the present and⁴⁰ future volume of business.

A subscription to the bulletin would⁵⁰ be the best sort of business insurance that you could⁶⁰ get to help you through the coming months. The cost,⁷⁰ \$50 a year, is very small compared with the⁸⁰ saving that will be possible if you follow the advice⁹⁰ in the bulletins. All you have to do to begin¹⁰⁰ the service is to sign and return

the enclosed card¹¹⁰ with your check for the first six months' period.

Very¹²⁰ truly yours, (122—1.41)

64

John Reed & Company
1345 Broadway
Portland, Maine

Gentlemen:

We thank you for your courtesy in hurrying along¹⁰ our shipment of paper, notwithstanding the fact that your books²⁰ showed a balance against us of \$73.45.³⁰ The paper was received this morning in good⁴⁰ condition. We shall use it on some rush work we⁵⁰ are getting out.

Your letter calling our attention to the⁶⁰ balance of \$73.45 very greatly⁷⁰ surprised us, as we were under the impression that our⁸⁰ account with you was clear. Upon looking up the matter,⁹⁰ we found that the bill of goods purchased April 3¹⁰⁰ had not been entered. We are very glad, therefore, to¹¹⁰ send you our check for this amount.

We trust you¹²⁰ will pardon the oversight.

Very truly yours, (127—1.41)

65

Mr. H. E. Blaine
418 Park Avenue
St. Louis, Missouri

Dear Sir:

We appreciate your business and are anxious

ef
2
63
6
that¹⁰ the friendly relations that have existed in the past shall²⁰ continue. We are forced to say, however, that if settlement³⁰ of your account is not made within the next few⁴⁰ days we shall have to request our attorneys to take⁵⁰ care of our interest in the matter.

20
V.
L
We regret the⁶⁰ necessity for sending you this letter and trust to your⁷⁰ sense of fairness to set the matter right by forwarding⁸⁰ us without delay a check in payment of the balance⁹⁰ due.

Yours very truly, (94—1.42)

66

1
Messrs. W. T. Tucker & Company
308 Franklin Avenue
Akron, Ohio

20
Gentlemen:

20
While we hesitate to believe that you intend to¹⁰ make it necessary for us to use other than friendly²⁰ means to collect the balance of \$70 which is³⁰ now sixty days past due, we can hardly come to⁴⁰ any other conclusion since you are making no effort to⁵⁰ reduce this balance.

20
Our factory has given us ten days⁶⁰ in which to report collection of your account in full.⁷⁰ After this time the matter will be taken out of⁸⁰ our hands and no doubt turned over to the legal⁹⁰ department.

We do not want this to happen and we¹⁰⁰ know that you do not. We shall, therefore, expect your¹¹⁰ check for \$70 before January 10.

Yours truly, (119—1.42)

67

Mr. G. A. Elliott
300 Market Street
Canton, Ohio

Dear Sir:

We are pleased to know that Mr. Mills¹⁰ succeeded in interesting you in our line of goods. The²⁰ order which he secured from you will have our close³⁰ attention and the shipment should be made the latter part⁴⁰ of next week. We regret that we cannot enter into⁵⁰ a contract with you, giving to you the exclusive right⁶⁰ to handle our goods in your town, such a contract⁷⁰ now being unlawful. We will agree, however, not to solicit⁸⁰ any trade from your competitors and under such conditions it⁹⁰ is unlikely that any of them will make an effort¹⁰⁰ to introduce our lines.

We shall immediately place an advertisement¹¹⁰ of our goods in your weekly paper with your name¹²⁰ inserted as the local dealer.

With best wishes for a¹³⁰ prosperous season, we are

Yours truly, (136—1.42)

68

Mr. Fred Ederle
415 Newman Street
Los Angeles, California

Dear Sir:

We thank you for your order given to¹⁰ Mr. James Brown on January 12, for eight show cases²⁰ to be shipped at once on open account.

We regret³⁰ that up to the present time we

7 *up*
 5
ef
 have been unable⁴⁰ to get sufficient information to judge of the line of⁵⁰ credit to which you may be entitled. For this reason⁶⁰ we should like to send this first order to be⁷⁰ paid for when delivered.

We appreciate the interest shown in⁸⁰ our merchandise and hope that this is the beginning of⁹⁰ a satisfactory business relationship.

Yours truly, (96—1.43)

69

and so
 Mr. James Mason
 116 West Second Street
 Oklahoma City, Oklahoma

Dear Sir:

Q
2.
tz a
sp.
 This shipment went forward from here according to¹⁰ the copy of the waybill attached. Mr. Mitchell, our agent²⁰ in Chicago, wrote you January 5, stating that the shipment³⁰ was transferred to your company on December 16, 4:55⁴⁰ p. m., signed "Stone," and requested you to trace⁵⁰ through to have delivery shown. We have had no reply⁶⁰ as yet and the shipper is demanding settlement of the⁷⁰ claim for the value of goods contained in the shipment,⁸⁰ stating that the goods have never been received by the⁹⁰ consignee. The package contained four pairs of silk socks, one¹⁰⁰ pair of suspenders, and two handkerchiefs.

for
ing
ing
 Kindly take the matter¹¹⁰ up again and let us hear from you as quickly¹²⁰ as possible.

Yours truly, (124—1.43)

70

Mr. Arthur F. Banton
130 Masten Street
Buffalo, New York

Dear Sir:

We acknowledge receipt of your letter of February¹⁰ 4 and in accordance with your request we take pleasure²⁰ in adding your name to our mailing list in order³⁰ that you may receive copies of our new publications.

If⁴⁰ you are interested in any of the booklets and pamphlets⁵⁰ listed in the enclosed folder, we shall be glad to⁶⁰ send them to you.

Our correspondent in Buffalo, Mr. John⁷⁰ Adams, 110 State Street, can serve you at⁸⁰ any time. He has on file copies of our current⁹⁰ publications and is in constant touch with us over our¹⁰⁰ private wire.

Yours very truly, (105—1.43)

71

Mr. James Blair
1116 Pleasant Street
Toledo, Ohio

Dear Sir:

As the warm spring weather has slowed up¹⁰ our wholesale trade we are trying the plan of selling²⁰ direct to the retail consumer at wholesale prices.

We are³⁰ enclosing sketches of just a few of the many styles⁴⁰ in our stock. The descriptions can do no more than⁵⁰ tell you about the materials

and linings. To appreciate fully⁶⁰ the tailoring and fit, you should see the garments and⁷⁰ try them on. That is the only way to convince⁸⁰ yourself that you can make a big saving through buying⁹⁰ direct from a manufacturer. No retailer can possibly quote prices¹⁰⁰ as low as we do.

Money saved is money earned.¹¹⁰ A few minutes in our showrooms will do more to¹²⁰ convince you than hours of argument.

Yours truly, (128—1.43)

72

Mrs. Anna Brinkley
1479 Warren Avenue
Chicago, Illinois

Dear Madam:

The month of June is the month of¹⁰ brides. And while it brings happiness to them, it generally²⁰ brings just a little vexation to their friends who do³⁰ not know what appropriate gifts to give them.

May we⁴⁰ suggest that a small-sized Doan rug is a very⁵⁰ suitable gift for anybody? It is a very happy combination⁶⁰ of sentiment and service and will wear as well as⁷⁰ your welcome in the home where it goes. It is⁸⁰ quality that gives long wear, and if it is a⁹⁰ Doan rug, that in itself is the highest possible assurance¹⁰⁰ of quality.

We shall be pleased to show you our¹¹⁰ full line of imported and domestic rugs if you will step¹²⁰ in some morning this week. We urge you to do¹³⁰ so soon while our stock is complete.

Very truly yours,¹⁴⁰ (140—1.43)

Mrs. L. V. Andrews
213 Main Street
Davenport, Iowa

Dear Madam:

In checking up our charge accounts we notice¹⁰ your name in the group of people who have bought²⁰ nothing from our store for over a year.

We are³⁰ anxious to know if it is our fault that you⁴⁰ no longer visit our store. We endeavor to furnish our⁵⁰ customers with the best goods procurable, at the most reasonable⁶⁰ prices. We try to employ only clerks who are intelligent,⁷⁰ courteous, and eager to do their best to satisfy our⁸⁰ customers.

If there has been any inattention or lack of⁹⁰ courtesy on the part of any of our employees, or¹⁰⁰ if there is a lack in our equipment that you¹¹⁰ can suggest, we shall consider it a favor if you¹²⁰ will write us candidly, giving your impressions.

We enclose a¹³⁰ stamped envelope for your convenience.

Yours very truly, (138—1.43)

Messrs. Frankel & Nelson
1007 State Street
Erie, Pennsylvania

Gentlemen:

We regret to learn from your letter of January¹⁰ 19 that a shortage exists in the shipment made on²⁰ your order of January 3.

3 ✓
 5
 6
 7
 8
 9
 10
 11
 12
 13
 14
 15
 16
 17
 18
 19
 20
 21
 22
 23
 24
 25
 26
 27
 28
 29
 30
 31
 32
 33
 34
 35
 36
 37
 38
 39
 40
 41
 42
 43
 44
 45
 46
 47
 48
 49
 50
 51
 52
 53
 54
 55
 56
 57
 58
 59
 60
 61
 62
 63
 64
 65
 66
 67
 68
 69
 70
 71
 72
 73
 74
 75
 76
 77
 78
 79
 80
 81
 82
 83
 84
 85
 86
 87
 88
 89
 90
 91
 92
 93
 94
 95
 96
 97
 98
 99
 100

Upon investigation, we find by³⁰ the record of our shipping department that the order was⁴⁰ complete when it left our house. The fact that our⁵⁰ own wagon carried the case to the freight house seems⁶⁰ also to indicate that the shortage occurred after the goods⁷⁰ reached the railway company. We would suggest, therefore, that you⁸⁰ take up the matter with your local freight agent, or,⁹⁰ if you desire, we shall be glad to make claim¹⁰⁰ at this end for the shortage. In the meantime, we¹¹⁰ are sending today by express the items which according to¹²⁰ your letter constitute the shortage. We trust that failure in¹³⁰ getting the full shipment in the first place has not¹⁴⁰ resulted in any loss to you.

Very truly yours, (149—1.43)

75

Mrs. J. T. Madison
 478 Seventh Avenue
 Brooklyn, New York

Dear Madam:

Because you are a patron of our store¹⁰ we assume you know its standards—its service—its way²⁰ of doing business.

But do you know of the special³⁰ development of these points in the tire section? Has it⁴⁰ come to your attention that we sell tires under the⁵⁰ same conditions as silks and jewelry and furniture? There seems⁶⁰ to be no reason why tires should be selected in⁷⁰ the dull surroundings of a repair shop. We have found⁸⁰ that men and women are glad to have the brightness,⁹⁰ cleanli-

ness, and courtesy of a store like ours applied to¹⁰⁰ motor car equipment.

We recommend our special cord tires because¹¹⁰ they meet every requirement of first cost and final mileage.¹²⁰ They carry our full guarantee.

Your orders, whether given in¹³⁰ person or by mail or telephone, will have the same¹⁴⁰ careful attention which they have always received from every department¹⁵⁰ of our business.

Very truly yours, (156—1.43)

76

Mr. J. B. Blackwell
83 Fairfield Avenue
Bridgeport, Connecticut

Dear Sir:

This is an invitation to you to become¹⁰ an active member of the Institute of Arts and Sciences.²⁰ It is necessary for every man to have an interest³⁰ that will take his mind off the problems of business⁴⁰ after his office door closes. The Institute this year is⁵⁰ offering a program of such variety that it will make⁶⁰ a strong appeal to everyone interested in any phase of⁷⁰ education, music, art, or science.

How about that list of⁸⁰ books you promised yourself you would read when you found⁹⁰ the time? Why not join the Institute and register in¹⁰⁰ our course in American Literature? We feel sure the pleasure¹¹⁰ and profit you will get out of it will be¹²⁰ worth to you several times as much as the annual¹³⁰ dues.

Tom Fill out the enclosed blank, mark the courses or¹⁴⁰ lectures in which you are interested, and mail it to¹⁵⁰ us with your check.

Very truly yours, (157—1.43)

77

Mr. Arthur Du Bois
307 Federal Street
Bluefield, West Virginia

G 3 Dear Sir:

u
u I am in receipt of your letter of¹⁰ September 24 regarding your failure to receive your copy²⁰ of our magazine which, according to our records, has been³⁰ mailed to you every month since January.

u
u Your address on⁴⁰ our mailing list seems to agree with the one contained⁵⁰ in your letter. It is not possible that the magazine⁶⁰ could have been miscarried in the mails every month since⁷⁰ January. I am forced to the conclusion that some person⁸⁰ in your school is getting the magazine. Perhaps your librarian⁹⁰ receives it with the other current periodicals and places it¹⁰⁰ in the reading room.

u
u We regret the trouble you have¹¹⁰ been caused and are sending you in the same mail with¹²⁰ this letter copies of the magazine for the past four¹³⁰ months. I would suggest that you give us your home¹⁴⁰ address so that future numbers of the magazine may be¹⁵⁰ less likely to go astray.

Yours very truly, (158—1.43)

78

Mr. Albert Jamison
129 Church Street
New Haven, Connecticut

Dear Sir:

We have not as yet received your customary¹⁰ order for a copy of the new Trade List Annual,²⁰ which has been ready for delivery for some weeks past.³⁰ At the opening of the active book-selling season, it⁴⁰ is wise to have this file of the dealers' latest⁵⁰ catalogue at hand for ready reference. The catalogue costs but⁶⁰ \$2.50, although it weighs 15 pounds.

Kindly⁷⁰ send shipping directions with order.

Yours truly, (77—1.44)

79

Mr. Clarence K. Bailey
Broadway and First Avenue
Billings, Montana

Dear Sir:

If you are in the market for stocks¹⁰ or bonds we shall be glad to send our representative²⁰ to your office with a full list and prices. We³⁰ have just purchased some bonds which we can offer at⁴⁰ a price that will yield about 5 per cent on⁵⁰ the investment. The bond issue has been carefully investigated by⁶⁰ our legal department.

We desire to emphasize specially the care⁷⁰ that we exercise to insure absolute safety to all investors⁸⁰ who make their purchases through us.

Very truly yours, (89—1.44)

80

Messrs. Demarest & Beyer
Utilities Building
Fort Wayne, Indiana

Gentlemen:

We receive from day to day a number of¹⁰ collection items which we should like to send you if²⁰ you are willing to receive them under the conditions prescribed³⁰ for the members of the New York Clearing House.

In⁴⁰ return we offer to collect items payable in your section⁵⁰ of the country on a reasonable balance on which we⁶⁰ will allow 2 per cent interest.

If you are interested,⁷⁰ may we not hear from you on the matter?

Very⁸⁰ truly yours, (82—1.44)


81

Mr. James A. Scott
Hastings, New York

Dear Sir:

Mr. Smith of this company reports that in¹⁰ a conversation with him sometime ago you stated that our²⁰ charge for the water meter which was installed in your³⁰ cottage at Hastings had been offset by some claims concerning⁴⁰ the house at or about the time of the sale⁵⁰ to you.

Our agent, Mr. Thomas, does not remember anything⁶⁰ concerning this arrangement, but if you will kindly send us⁷⁰ a memorandum of the work which you had done, or⁸⁰ which we neglected to do, we shall be greatly obliged⁹⁰ and shall try


 to have the account closed up to¹⁰⁰ our mutual satisfaction.


Yours respectfully, (105—1.44)

82

Mr. Russell H. Wicks
801 West Eighth Street
Sedalia, Missouri

Dear Sir:

 Your request for information concerning the present condition¹⁰ of the market in dress goods is at hand.

 The²⁰ sales for the months of July and August show more³⁰ business than in the corresponding months last year in spite⁴⁰ of the fact that the trend of the styles is⁵⁰ rather unsettled. Manufacturers are still uncertain as to what will⁶⁰ be the leading styles for the coming fall or as⁷⁰ to what direction the demand for holiday goods will take.⁸⁰ The big houses usually do not make their selections till⁹⁰ the season is further advanced.


We shall write you more¹⁰⁰ definitely later.

Very truly yours, (105—1.44)

83

Messrs. Clarke & Frost
335 South Main Street
Akron, Ohio

Gentlemen:

 We wish to call your attention to the line¹⁰ of goods we offer for the jobbing trade. We feel²⁰

sure that we can interest you in our prices. At³⁰ the present time we are getting out a most attractive⁴⁰ line, unsurpassed for beauty of design or excellence of quality.⁵⁰ If you will give us an opportunity to show you⁶⁰ the goods, we are sure that the result will be⁷⁰ to our mutual profit.

Our representative will be with you⁸⁰ early next month and we respectfully request that you accord⁹⁰ to him a brief opportunity to show you his samples¹⁰⁰ and explain our methods of doing business.

Yours truly, (109—1.44)

84

Mr. David H. Anderson
1340 Arch Street
Dayton, Ohio

Dear Sir:

Please accept our thanks for your remittance of¹⁰ June 12 and also for your valued order. Enclosed is²⁰ one of our regular time-payment order forms, partly filled³⁰ in according to your letter, so that you have only⁴⁰ to fill in the remaining blanks that apply to your⁵⁰ case and sign your name.

Ordinarily we can ship engines⁶⁰ within five days after receiving the contract unless extras are⁷⁰ ordered, which require a longer time at the factory, as⁸⁰ explained in the catalogue quotation. In order that we may⁹⁰ be able to give you prompt service, please sign the¹⁰⁰ contract and mail it at once in the stamped envelope¹¹⁰ enclosed.

Very truly yours, (114—1.44)

85

Miss Helen Bedwell

528 West Brunswick Street

Brunswick, Maryland

Dear Madam:

With reference to the feather boa returned to¹⁰ us for credit, we wish to state that the active²⁰ season for this class of merchandise has closed, thereby making³⁰ it impossible for us to dispose of it. Had this⁴⁰ boa, which was purchased at Christmas time, been returned to⁵⁰ us earlier, we probably could have disposed of it to⁶⁰ your advantage but at this season we are unable to⁷⁰ do so.

An appreciation of your active account and our⁸⁰ pleasant business relations with you cause us to regret that⁹⁰ in this instance we are not permitted to be of¹⁰⁰ service to you.

We return the boa, believing that in¹¹⁰ view of the above explanation you will wish us to¹²⁰ do so.

Yours very truly, (125—1.44)

86

Mr. George Diamond

2000 Aldrich Avenue

San Francisco, California

Dear Sir:

In 1913 you employed us to make¹⁰ a detailed appraisal of your plant. While this appraisal might²⁰ still serve as a fairly accurate estimate of your equipment,³⁰ the marked increase in the

cost of all material has⁴⁰ destroyed its value as a basis for placing insurance and⁵⁰ for settling a loss should any occur.

We think that⁶⁰ you will agree with us that lower prices are not⁷⁰ to be looked for in the near future. Many of⁸⁰ our clients are having their prewar appraisals revised. We strongly⁹⁰ urge that you also do this, as a majority of¹⁰⁰ the plants that have recently come under our notice have¹¹⁰ been found to be underinsured. To have your property insured¹²⁰ for less than its value means unnecessary risk for you.¹³⁰

Yours truly, (132—1.44)

87

The William Morris Company

1102 Astor Street

Detroit, Michigan

Gentlemen:

Thank you for your order of January 15 for¹⁰ tennis rackets.

We wish we were able to place your²⁰ name on our books, as all the companies to whom³⁰ you refer regarding credit speak highly of your business transactions⁴⁰ with them.

For a number of years it has been⁵⁰ the policy of our house to grant the exclusive agency⁶⁰ for the sale of our products to one firm in⁷⁰ a city. As long as the volume of business from⁸⁰ this agency is satisfactory, this arrangement should remain in force.⁹⁰ As the Johnson Company in your city already has the¹⁰⁰ agency, you can understand why we must decline your valued¹¹⁰ order.

Your inquiry has been placed on file and should¹²⁰ we later decide to make any change in agents we¹³⁰ shall be glad to take up this matter with you¹⁴⁰ again.

We appreciate the interest you have shown in our¹⁵⁰ product.

Truly yours, (153—1.44)

88

The Barnes Lumber Company
113 East Plume Street
Norfolk, Virginia

Gentlemen:

We have your letter requesting our advice as to¹⁰ the best type of motor truck equipment for hauling ore²⁰ a distance of seven miles over fair roads, trucks being³⁰ loaded when traveling down grade.

We do not know enough⁴⁰ of your special problem to give you much help. In⁵⁰ general, the larger the capacity of the truck used the⁶⁰ lower are the fixed charges and the cost per ton⁷⁰ mile. On the other hand, unless the roads are fairly⁸⁰ well improved, they may not withstand the effect of the⁹⁰ largest truck during certain parts of the year. The smaller¹⁰⁰-sized truck, with trailer, would give you a rather flexible¹¹⁰ arrangement and would be somewhat less destructive of the road¹²⁰ surface. You state that the run, under load, is down¹³⁰ grade; you should be sure, then, that the braking power¹⁴⁰ of your truck and trailer combination is sufficient to secure¹⁵⁰ safety and will not lead to undue expense for renewals.¹⁶⁰

W
W
We advise you to request a few of the large¹⁷⁰ truck manufacturers to send representatives to study your problem on¹⁸⁰ the ground and then to make suitable recommendations.

Very truly¹⁹⁰ yours, (191—1.44)

89

Mr. A. M. Jackson
335 Shepherd Avenue
Brooklyn, New York

Dear Sir:

81 *✓*
We are indeed sorry to learn that you¹⁰ are dissatisfied with our method of shipping your order, which²⁰ went forward by express on January 28.

3
2 *cor*
W *✓*
The order³⁰ sent in by our salesman does not show any shipping⁴⁰ instructions. Possibly, when placing the order with 'Mr. Banks, you⁵⁰ failed to state the manner in which you wished the⁶⁰ shipment made. In such cases we assume that the decision⁷⁰ is left to us. On account of the scarcity of⁸⁰ this particular class of merchandise among the retailers we made⁹⁰ shipment by express, believing that we were serving your best¹⁰⁰ interests.

2
6 *✓*
We want you to be satisfied, however, and will¹¹⁰ allow you the difference between the express charges which you¹²⁰ paid and the amount you would have paid had the¹³⁰ goods been shipped by freight. Please deduct this amount when¹⁴⁰ remitting.

Very truly yours, (144—1.45)

Mr. Henry R. Perkins
226 Carondelet Street
New Orleans, Louisiana

Dear Sir:

The shipment expressed by us as per receipt¹⁰ attached was returned to shippers several days ago. When they²⁰ opened the crate the glass was missing, the picture scratched,³⁰ and the frame broken beyond repair.

Will you kindly report⁴⁰ condition of shipment on arrival at your office, state whether⁵⁰ delivery was made to consignee, and if possible explain the⁶⁰ damage. Will you also furnish us with copies of your⁷⁰ non-delivery notices and of the waybills on which this⁸⁰ shipment was received and returned.

As a claim has been⁹⁰ filed for the damage, we should like to hear from¹⁰⁰ you by return mail.

Very truly yours, (107—1.45)

Mr. M. A. Bennett
1401 Broadway
Oakland, California

Dear Sir:

This is in answer to your letter of¹⁰ June 13, in which you make inquiry about clocks. The²⁰ unfilled orders which we now have on hand will consume³⁰ our entire output for the next five months. It is⁴⁰ therefore impossible to promise delivery on orders entered at this⁵⁰ time.

We regret that¹⁰⁰ existing abnormal conditions prevent us from giving you our usual¹¹⁰ prompt service.

92

6.

11

ॐ

27

 2ϵ

Yours¹²⁰ truly, (121—1.45

93

National Stationery Supplies Company
817 Frelinghuysen Avenue
Elizabeth, New Jersey

Gentlemen:

There must be some mistake in the prices for¹⁰ the typewriter paper billed us yesterday. If these prices are²⁰ correct, please hold shipment until we can satisfy ourselves that³⁰ they are not too high. You must be sending us⁴⁰ paper of a superior quality or else you are charging⁵⁰ an excessive price. We could not use paper at that⁶⁰ price, since very few of our customers are willing to⁷⁰ pay more than \$2 a ream.

We did not⁸⁰ indicate the price on our order as your letter of⁹⁰ December stated that the catalogue prices were no longer correct.¹⁰⁰ Your service in the past has always been entirely satisfactory,¹¹⁰ but it seems to us that you have not been¹²⁰ consistent in your increase of prices for this commodity.

We¹³⁰ shall be governed by your reply.

Yours very truly, (139—1.45)

94

Mr. J. I. Hubbart
Fifth Avenue Building
New York, New York

Dear Sir:

Your advertisement in the Sunday *New York Times*¹⁰ states that you want a stenographer who has some knowledge²⁰ of Spanish.

I am a graduate of the Orange High³⁰ School, Orange, New Jersey, where I studied Spanish for four⁴⁰ years. Although I have had no business experience, I have⁵⁰ enough knowledge of shorthand and typewriting to take dictation at⁶⁰ 100 words a minute and to transcribe my notes⁷⁰ at 50 words a minute.

I have studied these subjects⁸⁰ for the purpose of going into the importing business, which⁹⁰ has always had a special attraction for me. I shall¹⁰⁰ greatly appreciate it if you will permit me to call¹¹⁰ on you so that you may see if I am¹²⁰ fitted for this work.

Enclosed are letters of recommendation from¹³⁰ my principal and from my teacher of shorthand and typewriting.¹⁴⁰

Respectfully yours, (142—1.45)

95

Mr. Roger D. Walker
31 Exchange Street
Portland, Maine

Dear Sir:

I enclose papers regarding a claim for 90¹⁰ cents for damage to an umbrella of which this shipment²⁰ consisted. Will you inform me of the condition in which³⁰ the shipment was received and delivered, the manner in which⁴⁰ it was packed, and the apparent cause of damage? Kindly⁵⁰ have the consignee execute the attached waiver, assigning claim to⁶⁰ shippers, and send me a copy of the waybill on⁷⁰ which the shipment reached your office.

3
✓
✓
✓

As this claim has⁸⁰ been under investigation for some time, I shall be obliged⁹⁰ if you will give the matter your prompt attention and¹⁰⁰ let me have an early reply with return of papers.¹¹⁰

Yours very truly, (113—1.46)

96

Mr. James Neil
1172 Rhodes Avenue
Akron, Ohio

✓

Dear Sir:

✓
✓
✓
✓

Enclosed you will find a copy of a¹⁰ letter from the Brooks Manufacturing Company, St. Louis, Missouri, also²⁰ a blue print that they sent us. We have written³⁰ these people, advising them that the matter has been referred⁴⁰ to you, as you look after our interests in the⁵⁰ territory in which their company is located. We enclose a⁶⁰ schedule of style No. 7 locker.

✓
✓
✓

If you should secure⁷⁰ the order for these lockers, please return the enclosed blue⁸⁰ print, as we have not kept a copy.

✓

Please give⁹⁰ this matter your early attention.

Yours very truly, (98—1.46)

97

Mr. Theodore F. Hammond
1439 East Davis Street
Taunton, Massachusetts

Dear Sir:

✓

As soon as I received your letter of¹⁰ January

17, I saw Mr. Green of the State Mutual²⁰ Life Insurance Company. He explained that the letter you mention³⁰ had reference only to the purchase of additional insurance and⁴⁰ did not have any bearing on your present policies, which⁵⁰ are in full force till June next.

From what he⁶⁰ told me I concluded that it was a letter similar⁷⁰ to that written you by Frank Davis, giving you the⁸⁰ opportunity to secure new insurance on the basis of your⁹⁰ present age. I am enclosing a copy of the letter¹⁰⁰ that Mr. Green thinks is the one to which you¹¹⁰ refer. If it is not, please inform me.

Yours very¹²⁰ truly, (121—1.46)

98

Mr. Theodore Clarke
112 Pearl Street
Buffalo, New York

Dear Sir:

We regret to learn that the shipment of¹⁰ crockery on January 20 reached you in a damaged condition.²⁰ These goods were very carefully packed, receiving the personal attention³⁰ of the superintendent of our shipping department, and the damage⁴⁰ must have been caused by very reckless handling on the⁵⁰ part of the railway employees.

Do you wish to keep⁶⁰ the goods at a discount of 20 per cent from⁷⁰ our invoice price? If not, you may return them to⁸⁰ us at our expense.

In response to your directions we⁹⁰ are shipping today a duplicate of the order referred to¹⁰⁰

above, for which we enclose invoice. We hope that this¹¹⁰ shipment will reach you in time to meet the demands¹²⁰ of all of your customers.

Yours very truly, (128—1.46)

99

Atlantic Gas Company
Atlantic City, New Jersey
Gentlemen:

Your letter of August 4, stating that you found¹⁰ the reading of August 2 the same as that of²⁰ August 1, has been received.

The enclosed bill for the³⁰ use of gas from June 18 to August 1 shows⁴⁰ the reading of the meter was 29,600⁵⁰ cubic feet. I have received a letter from the⁶⁰ tenant in the bungalow, Henry Adams, giving a reading of⁷⁰ the meter as it was on August 1. This enclosed⁸⁰ reproduction shows that from June 18 to August 1 the⁹⁰ meter indicated only 22,500 cubic feet¹⁰⁰ of gas used.

Please send somebody to read the meter¹¹⁰ again.

Very truly yours, (114—1.46)

100

Messrs. L. J. Philips & Company
225 Fourth Avenue
New York City
Gentlemen:

We are very glad to learn from your¹⁰ letter

of May 27 that you have been successful²⁰ in securing a tenant for our Ninth Avenue property.

We³⁰ feel that Messrs. Lambert and Company will find the building⁴⁰ suitable for their purposes in every respect, as it is⁵⁰ fitted with all modern appliances. It is located close to⁶⁰ the freight terminals of two large railroads and is only⁷⁰ a short distance from the wharves of the steamship lines⁸⁰ to all South American ports.

Mr. Brown is at present⁹⁰ out of the city, but if you will send us¹⁰⁰ a copy of the lease, we will forward it to¹¹⁰ him at once for his approval.

Possession may be had¹²⁰ immediately.

Yours very truly, (124—1.46)

101

Mr. Charles T. Marsh
52 South Main Street
Gloversville, New York

Dear Sir:

For the past fifteen years we have been¹⁰ privileged to take care of your insurance in this office.²⁰ We feel therefore that we may take the liberty of³⁰ bringing to your attention a matter that is so vital⁴⁰ to your interest.

Since building material of all kinds has⁵⁰ advanced in price, in some cases even to twice what⁶⁰ it was two years ago when you renewed your policies,⁷⁰ should a fire take place on any of the property⁸⁰ covered by these policies you would unfortunately find yourself very⁹⁰ much underinsured and it would be necessary for you to¹⁰⁰ stand a heavy loss.

2/3
of con
We would respectfully urge, therefore, that¹¹⁰ you forward instructions to increase your present insurance at least¹²⁰ 40 per cent. This will afford you adequate protection, although¹³⁰ the cost is but a trifle.

3 *✓*
We assure you that¹⁴⁰ we are looking after your interests at all times.

Yours¹⁵⁰ very truly, (152—1.46)

102

✓
Mr. James B. Fennell
1319 Farnam Street
Omaha, Nebraska

Dear Sir:

or
or *g*
✓
✓
With this invoice we are enclosing a trade¹⁰ acceptance form filled out, which we are going to ask²⁰ you to sign across the face on the lines provided³⁰ for that purpose. By signing this acceptance you indicate your⁴⁰ approval of the latest development in business. You indicate that⁵⁰ you desire to be a leader and not a "trailer"⁶⁰ in this great movement looking toward the placing of our⁷⁰ commerce on a sound basis.

✓
✓
2
6 *20:*
g *✓*
We are simply asking you⁸⁰ to put into negotiable form the obligation you assume in⁹⁰ purchasing goods on other than cash terms. There is no¹⁰⁰ added cost in doing this; in fact, it will mean¹¹⁰ a saving, in that the acceptance places the burden of¹²⁰ financing where it rightfully belongs.

2 *g*
We have placed your name¹³⁰ on this acceptance as an evidence of our faith in¹⁴⁰ your desire and ability to settle any obligation that you¹⁵⁰

may assume. We are asking you to strengthen our credit¹⁶⁰ by placing your name also on the acceptance. We, in¹⁷⁰ turn, strengthen your credit by presenting to our banks a¹⁸⁰ piece of paper bearing both of our names, with a¹⁹⁰ guarantee that the obligation will be paid promptly when due.²⁰⁰ Our interests are mutual in this regard—ours to present²¹⁰ only paper bearing good names, yours to meet such paper²²⁰ promptly.

Very truly yours, (224—1.46)

103

Mr. Charles A. Carter
710 Market Street
Parkersburg, West Virginia

Dear Sir:

During a long term of years you have¹⁰ been selling to your trade various articles of wearing apparel²⁰ manufactured by us from crude rubber. Our business relations have³⁰ been most pleasant because the quality we built into our⁴⁰ goods and the guarantee we offered assured you of satisfied⁵⁰ customers.

We now wish to bring to your attention a⁶⁰ new tire manufactured by us in which you can place⁷⁰ the same confidence. It has been our determination to produce⁸⁰ a tire of the highest quality and endurance and we⁹⁰ believe we have succeeded. We therefore ask your cooperation in¹⁰⁰ placing this tire before the public.

Our representative, Mr. Johnson,¹¹⁰ will call on you Thursday morning to explain the project¹²⁰

2
Thank you in⁶⁰ advance for such information
as you may give us.

Yours⁷⁰ very truly, (72—1.47)

106

Mr. Henry I. Payne
331 Broadway
Paducah, Kentucky

Dear Sir:

800
1
2
In response to your request of April 5,¹⁰ we
are forwarding, under another cover, seventy-five
of our²⁰ September bulletins and have placed your
name on our mailing³⁰ list to receive one hundred
of each month's issue.

We⁴⁰ are specially pleased to send these
bulletins since your request⁵⁰ indicates that you
intend to push our line of goods⁶⁰ with your
customers.

400
3
If you have occasion to use a⁷⁰ greater num-
ber, kindly let us know and additional copies
will⁸⁰ be sent.

Very truly yours, (85—1.47)

107

Mr. Edward H. Jackson
500 North Fourth Street
St. Louis, Missouri

Dear Sir:

W
I was greatly pleased to learn today that¹⁰
the Wilson Company handled 507 carloads of
automobiles²⁰ during the month of April. This is

7
can
under
✓
2
a big volume³⁰ of business. It is a great tribute to you personally,⁴⁰ to your organization, and to the product you sell. We⁵⁰ are certainly pleased that the Wilson Company is located on⁶⁰ our lines and that we can assist you in taking⁷⁰ care of your increasing business.

I wish you would tell⁸⁰ me sometime how such things are accomplished.

Yours truly, (89—1.47)

108

Mr. William F. Deegan
337 Harrison Avenue
Westfield, New Jersey

Dear Sir:

3 *f*
4
2 *5*
is
200 *5*
9
It is a source of particular regret to¹⁰ me that I cannot be present at today's meeting of²⁰ the association. I desired very much to hear the reading³⁰ of the report of the finance committee and to record⁴⁰ my vote in favor of its adoption.

I trust that⁵⁰ you will attend the meeting and do what you can⁶⁰ to secure favorable action on the report.

Very truly yours,⁷⁰ (70—1.47)

109

Mr. George A. Johnson
65 Whitehall Road
Albany, New York

Dear Mr. Johnson:

2
On January 5, we wrote you, requesting¹⁰

that you fill in, sign, and return to us the²⁰ blank statement that was enclosed in our letter.

We know³⁰ that you have been very busy with the other details⁴⁰ of your business. Possibly you have been waiting to take⁵⁰ inventory or make the annual closing of your books in⁶⁰ order to get the exact figures.

Will you not cooperate⁷⁰ with us by returning the signed statement at this time⁸⁰ or giving us a letter of explanation in the enclosed⁹⁰ stamped envelope.

Sincerely yours, (94—1.47)

110

Messrs. Church & Case

1420 Main Street

Plainfield, New Jersey

Gentlemen:

We acknowledge receipt of your letter of recent date¹⁰ and in compliance with your request have sent you samples²⁰ and prices with discounts. We hope they will answer your³⁰ requirements and enable you to make a suitable selection. We⁴⁰ can assure you that your order will receive careful attention.⁵⁰

Should you not find among the samples one that exactly⁶⁰ pleases you, we will gladly send another lot if you⁷⁰ write us, stating just what you wish.

We desire your⁸⁰ trade, and if good, reliable, up-to-date printing at⁹⁰ low prices will gain it, we feel certain that your¹⁰⁰ name will soon be on our large and rapidly increasing¹¹⁰ list of satisfied

customers. We shall appreciate even a small¹²⁰ order.

Yours truly, (123—1.47)

111

Mr. Robert Graham
62 Forbes Street
Sandusky, Ohio

Dear Sir:

Your telephone message asking for information with reference¹⁰ to the exchange value of your secondhand car has been²⁰ referred to our used-car department. That department will try³⁰ to arrange an appointment with you at an early date, and⁴⁰ I feel sure that you will receive an attractive offer.⁵⁰

This year's Traveler is a bargain. No car carries a⁶⁰ better motor and no car has a better record for⁷⁰ endurance and economy. It is the product of ten years'⁸⁰ steady improvement.

Whether you choose a sedan or a touring⁹⁰ model, you will get the utmost in everything that goes¹⁰⁰ to make a car what you would like to have¹¹⁰ it, and you will get this without being extravagant. Substantial¹²⁰ improvements make the present price in reality about \$200¹³⁰ under that of last year. Do you know that¹⁴⁰ we can take orders only for future delivery? The five¹⁵⁰ models now on the floor are sold.

Very truly yours,¹⁶⁰ (160—1.47)

112

The William & Wilkins Company
Chestnut and Swanson Streets
San Francisco, California

Gentlemen:

Your demand for prompt settlement of my overdue account¹⁰ amounting to \$6.58 calls for an²⁰ explanation of the circumstances on which this charge is based.³⁰

Last June we purchased one of your oak dressers. When⁴⁰ this piece of furniture was delivered it was badly marred⁵⁰ in several places. This fact was explained to you and⁶⁰ you sent a workman to repair the damage. As soon⁷⁰ as your bill appeared for this service we explained the⁸⁰ circumstances again. Our letter was not answered and the statement⁹⁰ of our indebtedness has appeared monthly.

The charge for this¹⁰⁰ service was, of course, a mistake on your part. This¹¹⁰ piece of furniture should have been delivered in perfect condition¹²⁰ and we have, therefore, no intention of paying the cost¹³⁰ of refinishing.

Very truly yours, (135—1.47)

113

Mr. James Hussey
145 West End Avenue
New York, New York

Dear Sir:

In this morning's mail I received the policy¹⁰ of the Continental Fire Insurance Company,

to do
 C—
 N
 22
 E1

which amounted to \$2,000,²⁰ covering the furniture and fixtures in my office³⁰ at 285 Clinton Street. Enclosed with the⁴⁰ policy was a bill for \$36 as premium⁵⁰ for one year. This rate seemed to be very high,⁶⁰ so I called your representative, Mr. Brown, on the telephone⁷⁰ and asked him for an explanation.

3
 2
 3er.

He stated that the⁸⁰ rate was high because, according to your records, the second⁹⁰ floor of the building was occupied by a manufacturer of¹⁰⁰ dresses. I wish to inform you that this manufacturer moved¹¹⁰ about three months ago and the floor is now vacant.¹²⁰

3

Will you please arrange with the underwriters to have one¹³⁰ of their representatives inspect the building and give us a¹⁴⁰ new rating.

Yours truly, (144—1.48)

114

Mrs. Sarah Clarke
 175 Broadway
 Paterson, New Jersey

Dear Madam:

✓
 2
 2
 2
 2

In the hope that we may be of¹⁰ some assistance to you in completing your shopping list for²⁰ the summer season, we are taking the liberty of calling³⁰ your attention to our mesh bags. Our complete assortment offers⁴⁰ a wealth of unusually pretty styles at moderate prices. One⁵⁰ of the popular models is in green gold finish, with⁶⁰ engraved frame and woven strap handle. You will find it⁷⁰ listed at \$8.95 on page 16⁸⁰ of the catalogue.

Another popular model, which sells for \$7.50,⁹⁰ is the bag pictured on page 8.¹⁰⁰ It is of ring mesh, attached to a narrow frame¹¹⁰ in conventional design. This comes in two styles of handle,¹²⁰ either the woven strap or the link chain.

A visit¹³⁰ to our jewelry department to investigate these bags will prove¹⁴⁰ profitable to you.

Yours very truly, (146—1.48)

115

The Novelty Manufacturing Company
50 Genesee Street
Utica, New York

Gentlemen:

Thank you for complying with our request to forward¹⁰ your watch for attention. Upon examination the movement showed no²⁰ trace of an original defect. However, since the watch has³⁰ not given entire satisfaction and you have been unsuccessful in⁴⁰ getting it to run as it should, we will put⁵⁰ it in first-class order for you without charge. Our⁶⁰ interest in Swiss movements does not cease when they have⁷⁰ been sold since it is our desire that they shall⁸⁰ give dependable service.

A regular repair department is not maintained⁹⁰ in our factory. When a movement is received by us¹⁰⁰ for attention it is put through a process of manufacture¹¹⁰ and this usually requires about two months' time.

Yours truly,¹²⁰ (120—1.48)

116

Cyrus G. Hollingsworth Company
1819 Adams Street
Springfield, Illinois

Gentlemen:

We enclose our check for \$260.20¹⁰ in payment of your invoice of May 2,²⁰ less 3 per cent discount.

Although notices on your invoices³⁰ direct customers to remit in New York or Chicago exchange,⁴⁰ we find it much more convenient to use our personal⁵⁰ check. If this is acceptable to you we shall continue⁶⁰ to use it. The cost of collection may be charged⁷⁰ to our account.

Yours truly, (75—1.49)

117

Messrs. H. W. Lindsey & Company
842 Summit Street
Portsmouth, Ohio

Gentlemen:

We wrote you recently that if a shortage or¹⁰ damage had occurred in our shipment of December 18 and²⁰ you would forward the freight bill showing the shortage or³⁰ damage signed by the agent, we should be glad to⁴⁰ handle the case for you and credit your account with⁵⁰ the amount. As we have not heard from you, we⁶⁰ are wondering if you received our letter.

If we do⁷⁰ not hear from you within the next few days we⁸⁰ shall understand that you do not want us to do⁹⁰ anything further. In any event.

we want you to know¹⁰⁰ that we shall be glad to assist you.

Yours very¹¹⁰ truly, (111—1.49)

118

Mrs. Ruth Mehler
861 Sixth Street
San Diego, California

Dear Madam:

Thank you for your inquiry of June 7¹⁰ about insurance on your new car.

The regular standard policy²⁰ in any one of the several large companies will cost³⁰ you 3½ per cent. This year, however,⁴⁰ a new company known as the Merchants' Insurance Association has⁵⁰ been issuing a policy at a slightly reduced rate. This⁶⁰ will cost you 3¼ per cent if⁷⁰ the car is kept in a public garage, and 3⅛⁸⁰ per cent if in a private garage.⁹⁰ I have written many policies of both kinds all of¹⁰⁰ which have given satisfaction.

I await your decision in the¹¹⁰ matter and assure you that your business will have prompt¹²⁰ attention.

Yours truly, (123—1.49)

119

Mr. James Roberts
4 John Street
Chicago, Illinois

Dear Sir:

So many good reports have been coming to¹⁰

22. 20
16. 27

us concerning your work as a solicitor that we have²⁰ decided to make you an offer to canvass for us³⁰ during this summer.

3 2
—

If the results of this engagement are⁴⁰ mutually satisfactory, you may consider yourself a regular member of⁵⁰ our summer force of canvassers for as many years as⁶⁰ you may wish to continue in that capacity.

2,

The fact⁷⁰ that those who are now on our staff have been⁸⁰ with us from eight to ten years indicates that they⁹⁰ are satisfied with the treatment which they have received.

3 2
—

We¹⁰⁰ are in a position to offer \$150¹¹⁰ per month for the first summer including all expenses, with¹²⁰ a substantial increase in case the contract is made permanent.¹³⁰ Can you visit us at our expense to arrange details?¹⁴⁰

27
40.

1 2

—

4

Yours very truly, (143—1.49)

120

Mr. E. C. Dargan
26 North Main Street
Cincinnati, Ohio

22. 0

Dear Sir:

2
—

For some reason we have not received your¹⁰ check for \$75.55 in settlement²⁰ of your account for purchases made in November. It is³⁰ hardly possible that this matter has escaped your attention, since⁴⁰ four reminders have already been sent you.

2

2

—

The goods must⁵⁰ have been satisfactory or you would have returned them at⁶⁰ once. We assume that your delay is unintentional but in⁷⁰

1
—

consideration of your standing as a business man you cannot⁸⁰ afford to allow your account to go unpaid any longer.⁹⁰

It will not be necessary to write us a letter;¹⁰⁰ simply write a check for \$75.55¹¹⁰ and send it in the enclosed envelope. We shall¹²⁰ understand its purpose.

Very truly yours, (126—1.49)

121

Messrs. T. W. Bolden & Sons
126 Belair Place
Galveston, Texas

Gentlemen:

We were glad to receive your order of January¹⁰ 14, amounting to \$120 and are anxious²⁰ to ship this order as soon as possible.

Since our³⁰ records show that this is your first transaction with us⁴⁰ and since it is the custom among business houses to⁵⁰ secure from new customers information on which to base their⁶⁰ credit terms, we ask that you kindly fill in the⁷⁰ credit-information form enclosed and return it as soon as⁸⁰ convenient. This information will be used as a basis for⁹⁰ determining credit and will, of course, be strictly confidential.

We¹⁰⁰ are naturally pleased to know that you have selected us¹¹⁰ to supply your needs in this field and we assure¹²⁰ you that we shall endeavor to give them prompt and¹³⁰ careful attention.

Yours very truly, (135—1.49)

122

Mr. J. W. Curtis
321 Main Street
La Crosse, Wisconsin

Dear Sir:

I appreciate your kindness in sending me a^{1c} copy of the history course which you have prepared for²⁰ use in the high schools of this city.

I am³⁰ forwarding it to our Editorial Department for their information. When⁴⁰ this appears in printed form I shall appreciate it if⁵⁰ you will let me have another copy.

Very truly yours,⁶⁰ (60—1.50)

123

Mr. James G. Blaine
215 William Street
Bridgeport, Connecticut

Dear Sir:

In reply to your advertisement in this morning's¹⁰ *Star*, for an experienced salesman in the paint and varnish²⁰ business, I wish to submit my application.

I am thirty-one³⁰ years of age and have had ten years' experience⁴⁰ as a salesman of paints and varnishes. My present position⁵⁰ with Paterson Brothers, 820 Broadway, keeps me on⁶⁰ the inside, but as I prefer outside work your advertisement⁷⁰ seems to offer a desired change. I can furnish good⁸⁰ references and hope that I may be granted an interview.⁹⁰

Enclosed is a copy of a testimonial from

Young and¹⁰⁰ Baker, 100 North Street, for whom I traveled for¹¹⁰ five years.

Yours very respectfully, (115—1.50)

124

Mr. T. F. Travers
133 North Fourth Street
Lafayette, Indiana

Dear Sir:

In order that any works of which you¹⁰ are the author may be properly distinguished in the catalogues²⁰ and other records of the Library of Congress, as well³⁰ as on cards to be distributed among other libraries, it⁴⁰ is requested that you kindly give the data for which⁵⁰ blank spaces are provided on the form attached. After filling⁶⁰ out the form, please return it in the envelope enclosed⁷⁰ for that purpose.

Very respectfully, (75—1.50)



125

Miss Eva Bondy
15 Columbia Street
Bangor, Maine

Dear Madam:

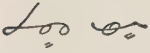
A memorandum bill was recently sent you, calling¹⁰ attention to the fact that if no word was received²⁰ from you, ordering a continuation of your subscription to our³⁰ paper, it would not be sent to you after April⁴⁰ 30.

We have thus far no record of either the⁵⁰





 receipt of your request to retain your name on our⁶⁰ list or the remittance necessary to credit your subscription in⁷⁰ advance. After mailing to your address one issue beyond the⁸⁰ term for which you have paid, we assume that you⁹⁰ have decided not to continue your subscription for another year.¹⁰⁰


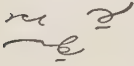

Yours truly, (102—1.50)



126


 Mrs. A. M. Jones
 195 Remington Avenue
 Jamaica, Long Island

Dear Mrs. Jones:



 Are you interested to hear that we¹⁰ have turned our home into a gift shop? You can²⁰ get all sorts of dainty Christmas things here that will³⁰ help to make your Christmas shopping easy and also inexpensive,⁴⁰ for really the prices are very moderate.




 We have many⁵⁰ kinds of candlesticks with wax candles, plain and decorated; slates⁶⁰ for keeping bridge scores; quaint pieces of pottery and unusual⁷⁰ designs in table glassware; tiny desk lamps and all sizes⁸⁰ of floor lamps. We have also several kinds of beautifully⁹⁰ embroidered handkerchiefs and many other things that will appeal to¹⁰⁰ you.



 We want you to see our Christmas cards. There¹¹⁰ are 55 different designs and they are unusually attractive. We¹²⁰ take orders for personally engraved cards. Of course these should¹³⁰ be ordered as early as possible.

We shall be looking¹⁴⁰ for you. Remember,
it is the little white house on¹⁵⁰ the corner of
Central Avenue and Main Street.

Very sincerely¹⁶⁰ yours, (161—1.50)

127

Messrs. Francis & Bush
610 Houston Street
Fort Worth, Texas

Gentlemen:

We are pleased to respond to your request
of¹⁰ October 22 for a statement of our credit experi-
ence²⁰ with the firm you mention.

The concern opened an account³⁰ with us
three years ago and since then they have⁴⁰ made
small purchases at infrequent intervals. Their
account shows, except⁵⁰ in a few cases, that they
have been reasonably prompt⁶⁰ in making settle-
ment within thirty days, the time we allow.⁷⁰
In the exceptions referred to, payment was not
made until⁸⁰ several days after the time limit.
In one instance we⁹⁰ were obliged to threaten
suit.

Our opinion, based on our¹⁰⁰ experience as
briefly stated here, is that the firm may¹¹⁰ be con-
sidered a fairly satisfactory risk on a restricted
line¹²⁰ of credit but that their account must be
watched rather¹³⁰ closely.

If this does not answer your inquiry fully,
we¹⁴⁰ shall be glad to correspond further in the
matter.

Very¹⁵⁰ truly yours, (152—1.50)

128

Mrs. Mary J. Sullivan
726 Magnolia Street
San Jose, California

Dear Madam:

We wish to bring to your attention the¹⁰ wonderful value in furs we are offering to our patrons²⁰ during our Centennial Sale. To those who have bestowed on³⁰ us their confidence in the past and who have made⁴⁰ possible the steady growth of our business, we are giving⁵⁰ the first chance at securing special fur garments with unusual⁶⁰ price inducements. The savings that are available in this sale⁷⁰ will be fully appreciated when it is understood that, owing⁸⁰ to an advantageous purchase of raw skins, our stock has⁹⁰ been moderately priced.

These goods may be purchased now and¹⁰⁰ kept by us in storage free of charge, subject to¹¹⁰ delivery during the holidays.

Very truly yours, (117—1.50)

129

Mr. Thomas Crane
209 North Main Street
Lima, Ohio

Dear Sir:

If you are planning to build a house¹⁰ you will find it to your advantage to read the²⁰ enclosed booklet before you decide on the material that you³⁰ are going to use.

Three centuries of building in America⁴⁰ have

proved that white pine lumber withstands the exposure to⁵⁰ the weather better than any other kind. It is more⁶⁰ than simply durable, it holds its place perfectly for more⁷⁰ than a lifetime, without warping or checking or opening at⁸⁰ the joints. This long and satisfactory service makes it the⁹⁰ most economical wood for home building.

If your lumber dealer¹⁰⁰ is unable to supply white pine, we should appreciate the¹¹⁰ opportunity of being helpful to you in securing it.

Very¹²⁰ truly yours, (122—1.50)

130

Mr. Harry J. Horton
253 Church Street
New York, New York

Dear Sir:

To supply New York City with telephone service¹⁰ is the most complex and most difficult task of its²⁰ kind in the world. Today it is much more difficult³⁰ and costly than ever before.

It is our intention to⁴⁰ place before you in different ways all the facts in⁵⁰ the situation. The enclosed folder shows the proposed new rates⁶⁰ for service in your section of the city. Under separate⁷⁰ cover we are sending you a booklet which will give⁸⁰ you information concerning our revenues and expenses and the causes⁹⁰ of the present situation.

To restore our service to its¹⁰⁰ former high plane and to place our system in readiness¹¹⁰ to give you the most efficient service, a new schedule¹²⁰ of rates must be put into effect. A

fair consideration¹³⁰ of the facts presented we feel sure will enlist your¹⁴⁰ cooperation.

Yours very truly, (144—1.50)

131

Mr. B. A. Levoy

714 Elmwood Avenue

Phoenix, Arizona

Dear Sir:

The enclosed circular concerning this company will be¹⁰ of interest to you, regardless of whether you wish to²⁰ invest in any of the 8 per cent cumulative preferred³⁰ stock which is being offered to obtain funds for the⁴⁰ enlargement of our gas and electric plants.

I believe this⁵⁰ stock is a good investment. At any rate I⁶⁰ wish the consumers of this company to have the first⁷⁰ opportunity to invest in it and thereby become part owners⁸⁰ of our property. This circular is sent to you to⁹⁰ give you that opportunity.

If you wish to enter a¹⁰⁰ subscription or to make any further inquiries, you may do¹¹⁰ so at the office of this company, 34 Hudson¹²⁰ Boulevard, Yonkers, or at the office of the selling agent,¹³⁰ the Universal Mortgage Corporation, 128 Broadway, New¹⁴⁰ York. You may buy one share or as much more¹⁵⁰ as you wish.

Whether you buy any of our stock¹⁶⁰ or not, we shall continue to give you the best¹⁷⁰ service we can.

Very truly yours, (176—1.50)

132

William J. Ziegler Company
334 Washington Street
New York, New York

Gentlemen:

2/
9/10
3
2
3
2
Thank you for your order of June 15. It¹⁰ will go forward promptly over the New York Central on²⁰ June 18. We feel confident you will find the oranges³⁰ up to the high standard of the fruit you have⁴⁰ been handling. Every precaution has been taken to have the⁵⁰ oranges carefully packed and shipped. Please notify us promptly if⁶⁰ they do not arrive on time and in good condition.⁷⁰

We are sending with the order leaflets giving facts about⁸⁰ the quantity of fruit used in the United States. These⁹⁰ leaflets will interest your customers. We are also sending some¹⁰⁰ of our most effective window cards.

Future orders will receive¹¹⁰ our prompt and careful attention.

Yours very truly, (118—1.50)

133

Mr. Herbert B. Smith
400 Northampton Street
Easton, Pennsylvania

Dear Sir:

2
6
1
6
The Chamber of Commerce claims your support on¹⁰ the ground of its past record and future prospects. It²⁰ is your organization, and needs, therefore, your loyal support and³⁰ that of all the other members.

You have received copies⁴⁰ of the November and December numbers of the official bulletin⁵⁰ and you have no doubt read about the many things⁶⁰ that we have already accomplished and about our plans for⁷⁰ the future.

The achievements of the past have been made⁸⁰ possible only by the fact that the members have stood⁹⁰ fast in their loyalty to the organization and to the¹⁰⁰ city. How extensive the work will be in the future¹¹⁰ can be determined solely by the interest and cooperation of¹²⁰ the members.

There are many improvements to be made in¹³⁰ our city. The officials of the Chamber of Commerce have¹⁴⁰ ambitious plans to carry out the suggestions already made by¹⁵⁰ the members. These plans, however, require both continued service and¹⁶⁰ financial support.

The program outlined is possible only if each¹⁷⁰ one keeps his membership pledge. We are sure that we¹⁸⁰ can count on you.

Very truly yours, (187—1.50)

134

Mr. Robert T. Garrison
121 Stanton Street
El Paso, Texas

Dear Sir:

The events of the past year have been¹⁰ of unusual importance. They are recorded each month by word²⁰ and picture in *The World Magazine*. The issues are worth³⁰ keeping and they deserve a place in your library. Volumes⁴⁰ begin in May and November. Missing numbers will be

supplied⁵⁰ for 35 cents a copy. We will bind the⁶⁰ magazines in attractive and durable cloth for \$1.50.⁷⁰

Return your copies to us and let us bind⁸⁰ them.

Yours very truly, (84—1.51)

135

The Kinnel Manufacturing Company
252 Asylum Street
Hartford, Connecticut

Gentlemen:

We acknowledge receipt of your letter of February 15¹⁰ regarding your corrected bill for \$18.40.

Will²⁰ you kindly furnish us with a certified copy of the³⁰ original invoice, showing list prices, in order that we may⁴⁰ audit your bill properly?

Yours truly, (46—1.51)

136

J. J. Howe & Company
200 Superior Avenue
Cleveland, Ohio

Gentlemen:

We fully appreciate your feeling regarding the delay in¹⁰ deliveries on your recent orders. Like many other manufacturers we²⁰ have suffered from a freight embargo that has delayed not³⁰ only our deliveries but also our supply of raw materials.⁴⁰

Fortunately we are now able to offer you some relief.⁵⁰ We have on the way to our Chicago branch a⁶⁰ carload shipment whose contents are fully listed on the sheet⁷⁰ enclosed. You will notice that this shipment consists mainly of⁸⁰ the very articles you are most anxious to secure. In⁹⁰ reply to an inquiry, we have just received word that¹⁰⁰ the car left New York yesterday and is probably in¹¹⁰ the Pittsburgh yards today. We have arranged to hold the¹²⁰ car in Pittsburgh and will have it forwarded to Cleveland¹³⁰ if you desire. So far as we are able to¹⁴⁰ judge, this carload will give you all the supplies immediately¹⁵⁰ required. The other items on your order are now going¹⁶⁰ through the factory and will be on their way at¹⁷⁰ an early date.

Very truly yours, (176—1.51)

137

Mr. Kenneth Donnelly
410 Main Street
Dubuque, Iowa

Dear Sir:

We are sorry that the adding machine that¹⁰ you ordered on January 5 has not yet been received.²⁰ We know that you must be very much annoyed and³⁰ inconvenienced by the delay in the delivery of this machine.⁴⁰ We are very much disappointed ourselves over the slow deliveries⁵⁰ but we are helpless.

During the war the United States⁶⁰ Government took over our plant and used it for the⁷⁰ manufacture of munitions. As a result, our

72 2

reserve stock of⁸⁰ machines was entirely exhausted and orders ran ahead of output.⁹⁰ Furthermore, in November we were hit by the wave of¹⁰⁰ labor unrest that swept the country, putting us still further¹¹⁰ behind. Since the end of the war we have increased¹²⁰ our output 50 per cent, but on account of the¹³⁰ increase in orders we are still behind in our deliveries.¹⁴⁰ We are rapidly catching up with our orders, however, and¹⁵⁰ can promise that your machine will go forward very soon.¹⁶⁰

ol
cor

5 2
or

I have personally investigated the matter and, while I cannot¹⁷⁰ definitely fix a time, I think shipment will certainly be¹⁸⁰ made in about ten days.

Yours very truly, (188—1.51)

138

Mr. Martin Carey
390 Fannin Street
Beaumont, Texas

6 1

Dear Sir:

9
6
2
g

On your order of October 10, we recently¹⁰ installed one Davis feeder attached to your No. 12 Franklin²⁰ folder. Your order provided for a settlement in cash, less³⁰ 2 per cent if paid in 30 days or net⁴⁰ in 90 days after the machine was erected.


cor

or
se

According to⁵⁰ our records the machine was started on October 18. Therefore,⁶⁰ settlement on the cash terms should be made on November⁷⁰ 18.

26 2
no a
....


We trust that this information agrees with


 your records⁸⁰ and if so that you will favor us with your⁹⁰ usual prompt settlement.


Yours very truly, (96—1.52)

139

Mr. J. B. Laird
203 West Short Street
Lexington, Kentucky

 Dear Sir:

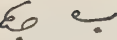
 Please refer to your claim of March 2¹⁰ for \$7.30 entered against this company for²⁰ alleged damage to a shipment of eggs.



 My investigation discloses³⁰ the fact that on March 17 this entire shipment was⁴⁰ delivered to you in apparent good order, and that no⁵⁰ exception was taken to any loss or damage. In view⁶⁰ of the existing egg tariff, I am at a loss⁷⁰ to understand why you are asking this company to consider⁸⁰ your claim and I must respectfully request that you furnish⁹⁰ me with your formal letter of withdrawal.

 Very truly yours,¹⁰⁰ (100—1.52)

140

Mr. Walter Livingston
250 Knapp Street
Peoria, Illinois

 Dear Sir:


 You certainly have cause for feeling annoyed at¹⁰ our carelessness in drawing on you fifteen days before your²⁰ account was due. I appreciate

the very courteous tone of³⁰ your letter and I thank you for calling my personal⁴⁰ attention to the matter. I shall trace the responsibility for⁵⁰ the error to its source; its repetition is unlikely.

I⁶⁰ have written to your banker telling him that you were⁷⁰ entirely in the right in dishonoring the draft, and taking⁸⁰ the entire blame upon ourselves. We wish to make amends⁹⁰ in any other way possible for the embarrassment which we¹⁰⁰ have caused you.

Yours very truly, (106—1.52)

141

Mr. Evans G. Beach

316 Superior Street

Duluth, Minnesota

Dear Sir:

We thank you for your letter of May¹⁰ 20 and we are very grateful to Dr. Johnson for²⁰ having referred you to us when you talked with him³⁰ about the Peerless Motor Washer.

We made Dr. Johnson a⁴⁰ special offer to introduce our machine to the people of⁵⁰ his neighborhood and it appears that the sale to him⁶⁰ is having the desired effect. The enclosed circular describes and⁷⁰ illustrates the construction and the operation of the machine, but⁸⁰ we believe that you can get from Dr. Johnson at⁹⁰ first hand a better understanding of its merits than we¹⁰⁰ can give you in a letter. We have never received¹¹⁰ a complaint from a customer; on the contrary, hundreds of¹²⁰ users have expressed their complete satisfaction.

2
 ~
 27
 2
 ~

The Peerless sells for¹³⁰ \$150 net. From this amount we shall¹⁴⁰ be glad to allow you 5 per cent discount if¹⁵⁰ your check accompanies the order. Since we made the sale¹⁶⁰ to Dr. Johnson we have received orders to change the¹⁷⁰ discount offer from 8 to 5 per cent. Therefore we¹⁸⁰ are unable longer to quote 8 per cent.

At this¹⁹⁰ moment we are unable to make deliveries of any of²⁰⁰ these washers, as the freight embargo has stopped all shipments.²¹⁰ If we have been correctly informed, however, you may have²²⁰ your machine not later than June 25, if your²³⁰ order is placed now.

Yours truly, (236—1.52)

142

6-
 ✓
 27
 2
 ~ 66
 68
 2
 27
 2
 ~

Messrs. Frazer & Torbet
 Joplin, Missouri
 Gentlemen:

I am writing you in regard to a C.¹⁰ O. D. shipment which we made to you in October.²⁰ This shipment has been at the depot so long that³⁰ the railroad is insisting that we either arrange to deliver⁴⁰ the goods to you or have the merchandise returned.

We⁵⁰ have written a number of times about this matter and⁶⁰ have received promises from you that the shipment would be⁷⁰ accepted, but to date this has not been done.

We⁸⁰ have been criticized for trying to accommodate you, as it⁹⁰ is the policy of the home office to have all¹⁰⁰ shipments returned that are not delivered within thirty days. The¹¹⁰ railroad

insists that something be done at once about this¹²⁰ shipment. Please write your decision.

Yours truly, (127—1.52)

143

Mr. George F. Miller

East Orange, New Jersey

Dear Sir:

I wish with all my heart that I¹⁰ might be present to take part in celebrating Mr. Edison's²⁰ birthday. It would be a real pleasure to be able³⁰ to say in public with what deep and genuine admiration⁴⁰ I have followed his remarkable career of achievement.

I was⁵⁰ an undergraduate at the university when his first inventions captured⁶⁰ the imagination of the world, and ever since I have⁷⁰ retained the sense of magic which what he did then⁸⁰ created in my mind.

He seems always to have been⁹⁰ in the special confidence of Nature herself. His career already¹⁰⁰ has made an indelible impression in the history of applied¹¹⁰ science, and I hope that he has many years yet¹²⁰ before him in which to make his record still more¹³⁰ remarkable.

Cordially and sincerely yours, (135—1.52)

144

Mr. Louis Brown

49 Clark Street

Malden, Massachusetts

Dear Sir:

We thank you for remembering us in connec-

tion¹⁰ with the requirements outlined in your letter of December 4.²⁰

At the present time our facilities are so over-taxed because³⁰ of the large amount of uncompleted work and the difficulty⁴⁰ of getting raw materials that we are compelled to decline⁵⁰ all orders. As soon as we can complete a part⁶⁰ of our present orders we hope to be given another⁷⁰ opportunity to do business with you. In the meantime we⁸⁰ trust that you will have no difficulty in finding some⁹⁰ other source of supply.

When our situation improves we shall¹⁰⁰ have our Mr. Smith call on you as we value¹¹⁰ your business and should like to number you among our¹²⁰ regular customers.

Yours very truly, (125—1.52)

145

Mr. J. Henley Blake
713 Jackson Avenue
Lincoln, Nebraska

Dear Sir:

Today I received the folder that you sent¹⁰ me recently, giving information about the collection of commodities of²⁰ commerce. It will interest you to know that the authorities³⁰ in the city have voted to purchase a collection for⁴⁰ this school and also a second one for the Boston⁵⁰ Normal School.

In case these orders do not reach you⁶⁰ promptly I wish you would communicate with me so that⁷⁰ I may see that the clerical details of ordering the⁸⁰ cabinets are taken care of. Yester-

day I spoke to the⁹⁰ agent of the Boston School committee, asking him to see¹⁰⁰ that the matter is attended to promptly, as prices are¹¹⁰ advancing rapidly.

You may refer to us any visitors who¹²⁰ may wish to see the collection.

Very truly yours, (129—1.53)

146

Mr. L. H. Pierson
204 North Main Street
Greenville, South Carolina

Dear Sir:

The investigation of your claim No. 548 has¹⁰ been completed and the claim is now in process of adjustment.²⁰

You may expect a draft within the next few days³⁰ if you have not already received it.

Yours truly, (39—1.53)

147

Rogers-Bent Company
219 De La Salle Street
Chicago, Illinois

Gentlemen:

Have you ever stopped to consider what it costs¹⁰ to shop around for material? It makes but little difference²⁰ whether you send out printed forms or whether you telephone³⁰ to several different concerns asking them to quote prices. The⁴⁰ loss of time and money thus entailed adds

enormously to⁵⁰ the cost of the material purchased.

If, on the other⁶⁰ hand, you mail or telephone your orders immediately to this⁷⁰ house, you will find that the saving in time, money,⁸⁰ and inconvenience will offset any slight additional charge we might⁹⁰ possibly make.

Think it over.

Yours very truly, (98—1.53)

148

Messrs. Gaffney & Quinn
412 Seventh Street
Des Moines, Iowa

Gentlemen:

In answer to your letter of January 7, I¹⁰ regret that the opportunity to secure the vacant lot on²⁰ Broad Street has passed. Last week, Mr. Perry bought this³⁰ lot from the Henry estate, and although he has no⁴⁰ intention of building in the immediate future, he will not⁵⁰ accept any offer that you might consider reasonable. He states⁶⁰ that he will hold the lot until building conditions improve,⁷⁰ when he will open the matter for discussion.

We would⁸⁰ suggest that you consider the location at Division Avenue and⁹⁰ South Street. While \$45,000 is the amount¹⁰⁰ asked, we believe we can purchase this plot for about¹¹⁰ \$40,000.

Kindly let us have your further instructions¹²⁰ in regard to this matter.

Yours truly, (127—1.53)

149

Mr. Alfred Bartley
1440 Broadway
New York, New York

Dear Sir:

Miss Lucy Brown, 12 Madison Avenue, New York¹⁰ City, has applied for a position as stenographer which is²⁰ now vacant in this bank. She has given us your³⁰ name as a reference, stating that she had two years'⁴⁰ experience with your firm prior to the acceptance of her⁵⁰ present position.

We should appreciate an expression of your opinion⁶⁰ as to her character and ability, and we assure you⁷⁰ that any information you may be able to give us⁸⁰ will be treated in strict confidence.

Yours truly, (88—1.53)

150

Mr. H. K. Goodale
Elmhurst, Illinois

Dear Sir:

On comparing the amount of your check with¹⁰ the invoice we find that you have deducted a discount²⁰ of 2 per cent. This deduction was probably caused by³⁰ an oversight on the part of your bookkeeper, for our⁴⁰ terms, as you know, allow 2 per cent discount for⁵⁰ payment within ten days. As payment was made after the⁶⁰ discount period had expired, we are unable to allow the⁷⁰ discount.

We know you will see the fairness of our⁸⁰

position. We are, therefore, returning your check with the request⁹⁰ that you send us by return mail your corrected check¹⁰⁰ for \$614.85.

Yours truly, (110—1.53)

151

Mr. James C. Brown
50 West Main Street
Uniontown, Pennsylvania

My dear Mr. Brown:

I thank you for your letter¹⁰ of April 16, containing check for payment of interest on²⁰ mortgage. I have not given the matter of a renewal³⁰ any special thought, but now that you mention it I⁴⁰ should like to have you submit for examination your receipted⁵⁰ tax bills, water tax receipts, and any bills for additions⁶⁰ or installations you have made that would increase the value⁷⁰ of the property.

Should these papers be satisfactory, I shall⁸⁰ be glad to comply with your request. As I know⁹⁰ that you are very anxious to have the matter cleared¹⁰⁰ up as soon as possible, I shall confer with Mr.¹¹⁰ Scott, my attorney, immediately on his return from Chicago next¹²⁰ Monday.

Yours respectfully, (123—1.53)

152

Mr. George Carlson
408 Main Street
Peoria, Illinois

Dear Sir:

Within the past few days we have received¹⁰

several claims from Fielding and Small for shortage of part²⁰ contents of shipments delivered to them in the early part³⁰ of December. I wrote them on January 12, asking that⁴⁰ opportunity be given us in each case to inspect the⁵⁰ package, weigh it, and verify the shortage, and requested them⁶⁰ to notify us at once, so that we might determine⁷⁰ the extent of our liability.

Enclosed find their reply, saying⁸⁰ that it will be impossible for them to comply with⁹⁰ our request. In the future I would direct that you¹⁰⁰ issue instructions to have particular notice taken of their shipments¹¹⁰ and if there is any indication whatever of bad order¹²⁰ to have proper report filed, showing the extent of bad¹³⁰ order, weight of package, etc.

Kindly write me when this¹⁴⁰ has been done.

Yours very truly, (148—1.53)

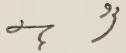
153

Mr. Peter J. Brady
420 West Gray Street
Elmira, New York

Dear Sir:

We have been informed by Mr. James that^{1a} he talked with you several days ago in regard to²⁰ an agency agreement covering the sale of our high-grade³⁰ roofing in your county. This material establishes for itself a⁴⁰ ready sale wherever it has been advertised, due to the⁵⁰ fact that it outlasts all others and sells at a⁶⁰ price that is always in keeping with the quality.


We⁷⁰ assist our agents to increase the sale of


 this material⁸⁰ in their territory by furnishing them with an ample supply⁹⁰ of advertising matter, samples, etc. We give the agent exclusive¹⁰⁰ sale of the material in his territory and protect him¹¹⁰ at all times. A contract in duplicate is enclosed for¹²⁰ your signature. Retain one copy and return the other for¹³⁰ our files, together with your first stock order.

Yours truly,¹⁴⁰ (140—1.53)

154

To whom it may concern:



 The bearer, Mr. A. P.¹⁰ Prescott, has been in our employ as assistant bookkeeper and²⁰ salesman for the past two years and we have always³⁰ found him to be honest and industrious, steady and correct⁴⁰ in his department, and well qualified for any position of⁵⁰ trust in a counting house. We cheerfully recommend him as⁶⁰ a competent bookkeeper and as one who will earnestly apply⁷⁰ himself to promote the interests of his employer.

Yours very⁸⁰ truly, (81—1.54)

155

Turner, Burns Company
 330 Race Street
 Philadelphia, Pennsylvania

Gentlemen:


 From an advertising standpoint, New York City is the¹⁰ United States. Create a demand for your product in New²⁰ York City and the rest

2 m
4 of the nation will follow.³⁰ Why not take advantage of this fixed habit and build⁴⁰ your success along the lines of least resistance?

5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000
1001
1002
1003
1004
1005
1006
1007
1008
1009
1010
1011
1012
1013
1014
1015
1016
1017
1018
1019
1020
1021
1022
1023
1024
1025
1026
1027
1028
1029
1030
1031
1032
1033
1034
1035
1036
1037
1038
1039
1040
1041
1042
1043
1044
1045
1046
1047
1048
1049
1050
1051
1052
1053
1054
1055
1056
1057
1058
1059
1060
1061
1062
1063
1064
1065
1066
1067
1068
1069
1070
1071
1072
1073
1074
1075
1076
1077
1078
1079
1080
1081
1082
1083
1084
1085
1086
1087
1088
1089
1090
1091
1092
1093
1094
1095
1096
1097
1098
1099
1100
1101
1102
1103
1104
1105
1106
1107
1108
1109
1110
1111
1112
1113
1114
1115
1116
1117
1118
1119
1120
1121
1122
1123
1124
1125
1126
1127
1128
1129
1130
1131
1132
1133
1134
1135
1136
1137
1138
1139
1140
1141
1142
1143
1144
1145
1146
1147
1148
1149
1150
1151
1152
1153
1154
1155
1156
1157
1158
1159
1160
1161
1162
1163
1164
1165
1166
1167
1168
1169
1170
1171
1172
1173
1174
1175
1176
1177
1178
1179
1180
1181
1182
1183
1184
1185
1186
1187
1188
1189
1190
1191
1192
1193
1194
1195
1196
1197
1198
1199
1200
1201
1202
1203
1204
1205
1206
1207
1208
1209
1210
1211
1212
1213
1214
1215
1216
1217
1218
1219
1220
1221
1222
1223
1224
1225
1226
1227
1228
1229
1230
1231
1232
1233
1234
1235
1236
1237
1238
1239
1240
1241
1242
1243
1244
1245
1246
1247
1248
1249
1250
1251
1252
1253
1254
1255
1256
1257
1258
1259
1260
1261
1262
1263
1264
1265
1266
1267
1268
1269
1270
1271
1272
1273
1274
1275
1276
1277
1278
1279
1280
1281
1282
1283
1284
1285
1286
1287
1288
1289
1290
1291
1292
1293
1294
1295
1296
1297
1298
1299
1300
1301
1302
1303
1304
1305
1306
1307
1308
1309
1310
1311
1312
1313
1314
1315
1316
1317
1318
1319
1320
1321
1322
1323
1324
1325
1326
1327
1328
1329
1330
1331
1332
1333
1334
1335
1336
1337
1338
1339
1340
1341
1342
1343
1344
1345
1346
1347
1348
1349
1350
1351
1352
1353
1354
1355
1356
1357
1358
1359
1360
1361
1362
1363
1364
1365
1366
1367
1368
1369
1370
1371
1372
1373
1374
1375
1376
1377
1378
1379
1380
1381
1382
1383
1384
1385
1386
1387
1388
1389
1390
1391
1392
1393
1394
1395
1396
1397
1398
1399
1400
1401
1402
1403
1404
1405
1406
1407
1408
1409
1410
1411
1412
1413
1414
1415
1416
1417
1418
1419
1420
1421
1422
1423
1424
1425
1426
1427
1428
1429
1430
1431
1432
1433
1434
1435
1436
1437
1438
1439
1440
1441
1442
1443
1444
1445
1446
1447
1448
1449
1450
1451
1452
1453
1454
1455
1456
1457
1458
1459
1460
1461
1462
1463
1464
1465
1466
1467
1468
1469
1470
1471
1472
1473
1474
1475
1476
1477
1478
1479
1480
1481
1482
1483
1484
1485
1486
1487
1488
1489
1490
1491
1492
1493
1494
1495
1496
1497
1498
1499
1500
1501
1502
1503
1504
1505
1506
1507
1508
1509
1510
1511
1512
1513
1514
1515
1516
1517
1518
1519
1520
1521
1522
1523
1524
1525
1526
1527
1528
1529
1530
1531
1532
1533
1534
1535
1536
1537
1538
1539
1540
1541
1542
1543
1544
1545
1546
1547
1548
1549
1550
1551
1552
1553
1554
1555
1556
1557
1558
1559
1560
1561
1562
1563
1564
1565
1566
1567
1568
1569
1570
1571
1572
1573
1574
1575
1576
1577
1578
1579
1580
1581
1582
1583
1584
1585
1586
1587
1588
1589
1590
1591
1592
1593
1594
1595
1596
1597
1598
1599
1600
1601
1602
1603
1604
1605
1606
1607
1608
1609
1610
1611
1612
1613
1614
1615
1616
1617
1618
1619
1620
1621
1622
1623
1624
1625
1626
1627
1628
1629
1630
1631
1632
1633
1634
1635
1636
1637
1638
1639
1640
1641
1642
1643
1644
1645
1646
1647
1648
1649
1650
1651
1652
1653
1654
1655
1656
1657
1658
1659
1660
1661
1662
1663
1664
1665
1666
1667
1668
1669
1670
1671
1672
1673
1674
1675
1676
1677
1678
1679
1680
1681
1682
1683
1684
1685
1686
1687
1688
1689
1690
1691
1692
1693
1694
1695
1696
1697
1698
1699
1700
1701
1702
1703
1704
1705
1706
1707
1708
1709
1710
1711
1712
1713
1714
1715
1716
1717
1718
1719
1720
1721
1722
1723
1724
1725
1726
1727
1728
1729
1730
1731
1732
1733
1734
1735
1736
1737
1738
1739
1740
1741
1742
1743
1744
1745
1746
1747
1748
1749
1750
1751
1752
1753
1754
1755
1756
1757
1758
1759
1760
1761
1762
1763
1764
1765
1766
1767
1768
1769
1770
1771
1772
1773
1774
1775
1776
1777
1778
1779
1780
1781
1782
1783
1784
1785
1786
1787
1788
1789
1790
1791
1792
1793
1794
1795
1796
1797
1798
1799
1800
1801
1802
1803
1804
1805
1806
1807
1808
1809
1810
1811
1812
1813
1814
1815
1816
1817
1818
1819
1820
1821
1822
1823
1824
1825
1826
1827
1828
1829
1830
1831
1832
1833
1834
1835
1836
1837
1838
1839
1840
1841
1842
1843
1844
1845
1846
1847
1848
1849
1850
1851
1852
1853
1854
1855
1856
1857
1858
1859
1860
1861
1862
1863
1864
1865
1866
1867
1868
1869
1870
1871
1872
1873
1874
1875
1876
1877
1878
1879
1880
1881
1882
1883
1884
1885
1886
1887
1888
1889
1890
1891
1892
1893
1894
1895
1896
1897
1898
1899
1900
1901
1902
1903
1904
1905
1906
1907
1908
1909
1910
1911
1912
1913
1914
1915
1916
1917
1918
1919
1920
1921
1922
1923
1924
1925
1926
1927
1928
1929
1930
1931
1932
1933
1934
1935
1936
1937
1938
1939
1940
1941
1942
1943
1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
2027
2028
2029
2030
2031
2032
2033
2034
2035
2036
2037
2038
2039
2040
2041
2042
2043
2044
2045
2046
2047
2048
2049
2050
2051
2052
2053
2054
2055
2056
2057
2058
2059
2060
2061
2062
2063
2064
2065
2066
2067
2068
2069
2070
2071
2072
2073
2074
2075
2076
2077
2078
2079
2080
2081
2082
2083
2084
2085
2086
2087
2088
2089
2090
2091
2092
2093
2094
2095
2096
2097
2098
2099
2100
2101
2102
2103
2104
2105
2106
2107
2108
2109
2110
2111
2112
2113
2114
2115
2116
2117
2118
2119
2120
2121
2122
2123
2124
2125
2126
2127
2128
2129
2130
2131
2132
2133
2134
2135
2136
2137
2138
2139
2140
2141
2142
2143
2144
2145
2146
2147
2148
2149
2150
2151
2152
2153
2154
2155
2156
2157
2158
2159
2160
2161
2162
2163
2164
2165
2166
2167
2168
2169
2170
2171
2172
2173
2174
2175
2176
2177
2178
2179
2180
2181
2182
2183
2184
2185
2186
2187
2188
2189
2190
2191
2192
2193
2194
2195
2196
2197
2198
2199
2200
2201
2202
2203
2204
2205
2206
2207
2208
2209
2210
2211
2212
2213
2214
2215
2216
2217
2218
2219
2220
2221

2 E ing,¹⁰⁰ trust, or foreign exchange departments.
We shall greatly appreciate your¹¹⁰ interest.

Yours very truly, (114—1.54)

157

Billings & Hoyt Company
Chestnut and Eighth Streets
Philadelphia, Pennsylvania

Gentlemen:

(We have received your letter of February 6,
in¹⁰ which you object to the basis of our settle-
ment of²⁰ your invoice of January 10, and request
a remittance of³⁰ \$10 to cover the discount
deducted.

Since this case⁴⁰ is typical we wish to call
your attention to the⁵⁰ circumstances involved.
Your invoice of January 10, covered a shipment⁶⁰
of lumber that was placed on our siding January
20.⁷⁰ We received the freight bill on the 30th.
Under the⁸⁰ terms of this purchase we were
expected to remit the⁹⁰ invoice amount, less the
freight and discount allowed. Although the¹⁰⁰
bill of lading in this case showed the amount of¹¹⁰
the freight, it frequently happens that the freight
bill does¹²⁰ not agree with the bill of lading.
More than that,¹³⁰ we have been in the habit of
checking invoices against¹⁴⁰ deliveries to verify
the quantity, quality, and also prices, and¹⁵⁰ our
experience shows that this practice is necessary
for our¹⁶⁰ own protection.

Your ruling that the ten-day period must¹⁷⁰
be computed in all cases from the date of the¹⁸⁰
invoice practically deprives us, therefore, of the

discount privilege, since¹⁹⁰ shipments seldom arrive in time to make the necessary adjustments²⁰⁰ before the discount date. However, we expect no concessions, and if²¹⁰ you will kindly return our check for \$490²²⁰ we shall avail ourselves of the full²³⁰ credit privilege and remit in sixty days.

Very truly yours,²⁴⁰ (240—1.54)

158

The Fred Janes Company
112 North Twelfth Street
Philadelphia, Pennsylvania

Gentlemen:

Shipment on your order No. 90 has been made¹⁰ today by parcel post as directed in your letter of²⁰ May 15. We hope that the goods will arrive in³⁰ good time and in first-class condition.

Owing to the⁴⁰ war, which has practically cut us off from our usual⁵⁰ source of supply, we have experienced the greatest difficulty in⁶⁰ obtaining enough supplies of raw material to keep our factory⁷⁰ running to even half its capacity. Under the circumstances we⁸⁰ must ask you to order only sufficient quantities to meet⁹⁰ your immediate needs until our supply is increased.

We feel¹⁰⁰ certain that you will help us in this matter, and¹¹⁰ on the other hand we shall make special effort to¹²⁰ give you our usual efficient service.

Yours truly, (128—1.54)

159

Mr. B. A. Gray
225 Pearl Street
Buffalo, New York

Dear Sir:

As a motorist you will be interested in¹⁰ the chain of model gasoline stations which we are erecting²⁰ on the principal highways in and around Buffalo. They will³⁰ not be the usual type of dirty, poorly kept stations⁴⁰ presided over by discourteous individuals, with whom motorists, unfortunately, are⁵⁰ all too well acquainted.

All of our stations will be⁶⁰ designed by an expert architect with an eye for attractiveness;⁷⁰ they will be equipped with the most modern honest-measure⁸⁰ gasoline and oil pumps and the latest type of air⁹⁰ and water supply stands.

Next Tuesday we shall open our¹⁰⁰ Saratoga Avenue station. To all those who visit us and¹¹⁰ buy five gallons of gasoline we shall present, with our¹²⁰ compliments, a gallon can of oil.

We shall be happy¹³⁰ to have you take advantage of this offer because it¹⁴⁰ will give us an opportunity to demonstrate to you the¹⁵⁰ excellent service we can render.

Yours very truly, (158—1.54)

160

Mr. Charles C. Green
985 Atlantis Street
St. Paul, Minnesota

Dear Sir:

We desire a representative in your city and¹⁰

E you have been suggested to us as the best person²⁰
mic in your section to handle our specialties. These
egg 9 are fully³⁰ described in the enclosed circular.
u Our representative must be a⁴⁰ reliable, active
u individual. His duties will be to call on⁵⁰ city
 officials, bankers, manufacturers, lawyers, and
 insurance officers. The territory⁶⁰ has not been
 worked before and, judging from the large⁷⁰ sale
 of our goods in other sections, the field should⁸⁰
 offer great opportunities.

g Please give the matter prompt attention,
u and⁹⁰ if you cannot accept our offer will you be
 kind¹⁰⁰ enough to recommend someone in your
 city who will make¹¹⁰ a good man for us.

Very truly yours, (118—1.55)

161

u Mr. J. B. Burke

64 Clark Street

Brooklyn, New York

u Dear Sir:

u As we desire to obtain some of your¹⁰ trucking
u business, we should be pleased to quote you
 rates²⁰ on freight to or from any specific destina-
 tion.

u We have³⁰ ample facilities to insure excellent
u and prompt acceptance or delivery⁴⁰ of any
 freight offered for transportation and we can
 assure⁵⁰ you of our ability to handle any carload
 that you⁶⁰ may offer.

u For the convenience of several of our local⁷⁰
u customers who are located in the lower section of
 the⁸⁰ city, two trucks are dispatched daily from

South Ferry, New⁹⁰ York, with merchandise to be delivered as far north as¹⁰⁰ Yonkers. Perhaps this local line, as we may define it,¹¹⁰ would be to your advantage, as freight which requires prompt¹²⁰ delivery would therefore receive immediate attention.

Yours truly, (128—1.55)

162

Mr. Charles H. Rogers
94 Parkway
Bayonne, New Jersey

Dear Sir:

The Board of Directors of the Warren Country¹⁰ Club will hold a special meeting in the directors' room²⁰ on Tuesday, July 12.

The purpose of this meeting is³⁰ to consider the purchase of two acres of land with⁴⁰ buildings thereon adjoining the property of the club on the⁵⁰ southeast. The purchase will involve the expenditure of \$30,000⁶⁰ and additional taxation year after year. According to the⁷⁰ constitution of the club no purchase of real estate may⁸⁰ be made without the consent of twelve of the thirteen⁹⁰ directors. The matter may be referred directly to the members¹⁰⁰ after three months have elapsed, should the directors fail to¹¹⁰ act favorably on the purchase. Upon consent in writing of¹²⁰ three-fourths of the membership, the purchase may be legally¹³⁰ effected.

The importance of the meeting is self-evident and¹⁴⁰ your attendance is specially urged.

Very truly yours, (148—1.55)

163

Mr. J. M. Biggins
28 South River Street
Aurora, Illinois

Dear Sir:

Your account, now ten days overdue, amounts to¹⁰ \$540 as per statement rendered. We are²⁰ obliged to meet a draft for a large amount on³⁰ February 20 and would appreciate your kindness if you could⁴⁰ settle your account with us before that time.

Yours very⁵⁰ truly, (51—1.56)

164

Mr. Charles F. Evans
126 Capitol Street
Charleston, West Virginia

Dear Sir:

Your letter of November 10 regarding the unsatisfactory¹⁰ condition in which our last shipment of furniture reached you²⁰ has just been received.

We note that several of the³⁰ pieces were damaged and that as a result you were⁴⁰ not able to make suitable preparation for the holiday season.⁵⁰ Upon investigation we find that several new men have been⁶⁰ added to the force of the shipping department. It is⁷⁰ probable that the damage was due to their carelessness and⁸⁰ inexperience in packing. If you will be kind enough to⁹⁰ make an exact list of the articles damaged, we will¹⁰⁰ replace them at once by return express.

Of course we¹¹⁰ regret the occurrence and the inconvenience it has caused you.¹²⁰

Very truly yours, (123—1.56)

165

To whom it may concern:

This is to certify that¹⁰ Mr. Henry R. Aldern was in our employ for five²⁰ years as a traveling salesman. We found him trustworthy, capable,³⁰ tactful, and entirely satisfactory in every way. He was successful⁴⁰ in his line of work and we have no hesitation⁵⁰ in recommending him to anyone who desires his services.

Yours truly, (59—1.56)

166

Mr. R. L. Blaesy

100 East Sixth Street

Austin, Texas

Dear Sir:

The best-paying advertising medium is not necessarily¹⁰ the magazine that reaches the largest percentage of possible buyers.²⁰

Because of the nature of our magazine, dealing as it³⁰ does with the best in current topics, literature, and art,⁴⁰ our subscription lists are made up entirely of prosperous, up⁵⁰-to-date people with fair incomes—every one a possible⁶⁰ customer.

March is the first of the spring months and⁷⁰ always a good one for the advertiser. Five

2
7
dollars will⁸⁰ pay for a four-line classified advertisement in this issue;⁹⁰ additional lines will be \$1.20 each. On¹⁰⁰ a six-time order the last insertion is free.

Yours¹¹⁰ very truly, (112—1.56)

167

Mrs. Martin Black
73 Sutton Place
New York, New York

Dear Madam:

1
Your tweed suit will be ready for final¹⁰ fitting on Monday at 11 o'clock.

22 *2*
2
6 *2*
A new lot of²⁰ the most exquisite linings has just arrived, offering an unusually³⁰ varied choice in solid colors or floral designs. If you⁴⁰ will make a selection at the time of your fitting,⁵⁰ we shall be able to finish the suit for delivery⁶⁰ on Saturday.

Yours very truly, (65—1.56)

168

Messrs. Hallock & Luce
10 West Broadway
Salt Lake City, Utah

2020 *20*
Gentlemen:

20
20 *20*
The reason why our duplicating machine is coming into¹⁰ its own so rapidly is because it is used by²⁰ the men who are not too proud or too indifferent³⁰ or too selfish to put their personalities into business. This⁴⁰ machine produces the

typewritten messages that today do most of⁶⁰ the direct selling and advertising of thousands of business houses.⁶⁰

With it you can handle all sorts of inquiries, approach⁷⁰ the new customer, make the dealer enthusiastic, encourage the salesmen⁸⁰ to bigger efforts, reduce the labor turnover, and secure the⁹⁰ loyal support of your working force. Above all you can¹⁰⁰ get every job done when you want it and at¹¹⁰ a price that you can afford.

Yours truly, (118—1.56)

169

Messrs. Charles Carter & Sons
206 West Adams Street
Jacksonville, Florida

Gentlemen:

A few weeks ago we were compelled to send¹⁰ out a notice to the effect that freight service between²⁰ New York and Mobile would be discontinued, owing to insufficient³⁰ cargoes and the high cost of operation.

At that time⁴⁰ several strikes affecting water transportation were under way with no⁵⁰ prospect of an early settlement. However, the action of the⁶⁰ committee on transportation has brought about an improvement in the⁷⁰ situation.

Service on this line will be resumed October 20⁸⁰ and steamers will stop at Mobile in addition to Tampa⁹⁰ and Key West.

Yours truly, (95—1.57)

170

Mr. Thomas Marshall
143 North Meridian Street
Indianapolis, Indiana

Dear Sir:

We are considering Mr. Clinton Reid for a¹⁰ position with this bank. He tells us that we may²⁰ come to you for an estimate of his character and³⁰ ability. Will you be good enough to give us in⁴⁰ confidence your opinion of Mr. Reid's habits and general worth?⁵⁰

Any information you may furnish us regarding this applicant will⁶⁰ be very much appreciated.

Yours truly, (66—1.57)

171

Mr. G. A. Hawkins
100 South Fourth Street
Evansville, Indiana

Dear Sir:

I am enclosing the stenographer's record of your¹⁰ remarks at the meeting of the Finance Committee held on²⁰ December 30.

Will you be good enough to look over³⁰ his report to see that you have been quoted correctly.⁴⁰ Kindly indicate any changes that may be necessary and return⁵⁰ the report as soon as possible.

I appreciate your interest⁶⁰ as shown by your attendance at the meeting.

Very truly⁷⁰ yours, (71—1.58)

172

Business Organization Magazine
105 Wall Street
New York, New York

Gentlemen:

I am very sorry I have not been able¹⁰ to get a list of subscribers for your magazine this²⁰ year. Business conditions have affected us as well as many³⁰ others, and I have not felt justified in pressing very⁴⁰ strongly any additional expense on my students.

Yours truly, (49—1.57)

173

Mrs. Ethel Banton
431 Howard Street
Detroit, Michigan

Dear Madam:

About the first of next month you will¹⁰ receive a copy of our magazine for examination. We submit²⁰ this copy, feeling certain that the purpose underlying the publication³⁰ of this magazine will appeal to you.

Service to the⁴⁰ reader is our first consideration. To those who are interested⁵⁰ in self-development the magazine will give a better acquaintance⁶⁰ with art, science, etc., and thus enable the reader to⁷⁰ get greater satisfaction out of life.

We would suggest that⁸⁰ you fill out the enclosed subscription blank at once and⁹⁰ return it to us so that you may be sure¹⁰⁰ of the next

my 3
3

issue and the succeeding issues without interruption.¹¹⁰

Faithfully yours, (112—1.58)

174

Messrs. Hunt & Walker

203 Market Street

Harrisburg, Pennsylvania

Gentlemen:

eg 6
3 1
3 1
1 1

The man who can compose a circular sufficiently attractive¹⁰ to insure its being read by business men is indeed²⁰ fortunate.

ee 3
m 2
m 1
1 1

We certainly do not claim to possess this talent,³⁰ but since we have used with unqualified success all the⁴⁰ devices described in the enclosed folder, we are at least⁵⁰ in a position to recommend them to others.

we 1
re 1
1 1
1 1

Our willingness⁶⁰ to send them on ten days' trial, with no obligation⁷⁰ whatever to purchase, appeals to the sense of fairness that⁸⁰ business men possess.

1 1
1 1
1 1

Genuine economy is more than simply the⁹⁰ saving of one's efforts; it is the saving of oneself.¹⁰⁰

Yours truly, (102—1.58)

175

Whitehead & Hoag Company

Fullerton Building

St. Louis, Missouri

Gentlemen:

1 1
1 1

Since our last letter to you business condi-

tions have¹⁰ changed greatly. The cost of production has increased as a²⁰ result of high wages and high cost of raw material³⁰ and transportation. Therefore, it is now more important than ever⁴⁰ for you to know the physical value of your property.⁵⁰

As a result of these altered conditions, new values must⁶⁰ be established, financial statements must be made, insurance must be⁷⁰ adjusted in accordance with present costs on a replacement basis,⁸⁰ and tax reports must be prepared.

Our reports will furnish⁹⁰ all the necessary information accurately itemized. To appreciate their value,¹⁰⁰ it is necessary for you to see how they are¹¹⁰ made and to have their advantages explained.

We will send¹²⁰ a representative to you without obligation on your part. Will¹³⁰ you kindly permit us to do this?

Yours very truly,¹⁴⁰ (140—1.58)

176

The Standard Shoe Company

215 Cherry Street

Jamestown, New York

Gentlemen:

We fully realize that it is impossible for coal¹⁰ dealers to promise delivery of specified quantities of coal on²⁰ a certain date, but we also realize that manufacturers cannot³⁰ plan future operations, keep workmen employed and customers supplied with⁴⁰ goods, without fuel. Never before has our supply been so⁵⁰ low We have already dropped

many of our workmen and⁶⁰ we are accepting orders subject to our ability to buy⁷⁰ coal.

Not only will our losses be serious but the⁸⁰ entire community will suffer if we are obliged to close⁹⁰ down. We are not in touch with the situation as¹⁰⁰ you are. We shall appreciate, therefore, your careful estimate of¹¹⁰ the present conditions. If you can indicate with any degree¹²⁰ of certainty what we may expect with reference to coal¹³⁰ deliveries during the next two months, you will be of¹⁴⁰ service to us and to all persons in any way¹⁵⁰ connected with this firm.

Yours truly, (156—1.58)

177

Mr. Edward Ross

15 Exchange Place

Jersey City, New Jersey

Dear Sir:

Have you ever wondered what kind of insurance¹⁰ the officials of life insurance companies generally carry? Almost all²⁰ carry the same form of policy. Furthermore, the big business³⁰ men that measure their insurance in hundreds of thousands and⁴⁰ even in millions buy the same kind if they can⁵⁰ get it. In fact, this particular form of policy is⁶⁰ good for any man who wants the most protection for⁷⁰ his money, whether he is a millionaire, merchant, farmer, or⁸⁰ professional man.

The policy referred to is most attractive, giving⁹⁰ all the privileges and benefits of high-priced policies, yet¹⁰⁰ it costs the least. For

7
 8 2
 certain reasons this policy is¹¹⁰ rarely shown by life insurance agents and few companies encourage¹²⁰ its sale. It is offered only to first-class risks¹³⁰ and to men who can furnish bank references.

If you¹⁴⁰ are interested, address the undersigned for full and complete information¹⁵⁰ regarding the policy.

Yours very truly, (156—1.59)

178

Mr. M. L. Neville

867 McAllister Avenue

Benton Harbor, Michigan

Dear Sir:

This will introduce to you the bearer, Mr.¹⁰ Daniel White, who visits your city for the purpose of²⁰ engaging in the grocery business.

I can assure you that³⁰ he is a young man of strict integrity and superior⁴⁰ ability, in every way worthy of your confidence.

Any assistance⁵⁰ you may find it in your power to render him⁶⁰ I shall regard as a personal favor to myself, which⁷⁰ I shall be happy to reciprocate whenever an opportunity shall⁸⁰ offer.

Yours very truly, (84—1.59)

179

Messrs. Quinn & Company

100 Summer Street

Boston, Massachusetts

Gentlemen:

It is not necessary to remind you of the¹⁰

importance of carrying enough insurance on your property to afford²⁰ protection against any possible loss in case of fire.

Since³⁰ you have completed extensive improvements to your property it will⁴⁰ be in order for you to consider the matter of⁵⁰ taking out additional insurance. We can arrange to give you⁶⁰ the increased protection at once, although the policy you are⁷⁰ holding in this company does not expire till July 1.⁸⁰

Yours truly, (82—1.60)

180

Mr. D. T. Ackerly
38 Hayward Street
Asheville, North Carolina

Dear Sir:

Please accept our thanks for your letter of January¹⁰ 15 enclosing check.

We enclose a full statement of your²⁰ account to present date, showing balance of \$140.20³⁰ still due us. May we not expect⁴⁰ to receive your check to balance this account on or⁵⁰ before the first of the coming month?

Very truly yours,⁶⁰ (60—1.60)

181

Mr. W. F. George
363 Broadway
Miami, Florida

Dear Sir:

Every prudent man should take steps while

2. 1

in¹⁰ good health to make arrangements that will insure financial independence²⁰ to those who are near and dear to him. He³⁰ must not postpone this from day to day until he⁴⁰ is finally caught unprepared.

2. 2
2. 3
2. 4
2. 5
2. 6
2. 7
2. 8
2. 9
2. 10

If your estate is to be⁵⁰ safe, if it is to yield a proper income, you⁶⁰ should entrust it to an executor who has financial ability,⁷⁰ administrative ability, and continuity of existence.

2. 11
2. 12
2. 13
2. 14
2. 15
2. 16
2. 17
2. 18
2. 19
2. 20

Our financial responsibility makes⁸⁰ your estate secure, our administrative ability insures a wise investment⁹⁰ of your funds, and our corporate form of organization as¹⁰⁰ a trust company indicates that we shall serve the next¹¹⁰ few generations as we have served the last three.

We¹²⁰ shall welcome your inquiries and shall be glad to give¹³⁰ detailed information about our service.

Yours very truly, (138—1.60)

182

Hon. James C. Calvin
2201 Market Street
Galveston, Texas

Dear Sir:

2. 21
2. 22
2. 23
2. 24
2. 25
2. 26
2. 27
2. 28
2. 29
2. 30

As chairman of the Speakers' Committee of the¹⁰ Chamber of Commerce, I wish to extend an invitation to²⁰ you to address our members on the League of Nations,³⁰ a topic uppermost in the minds of thinking men all⁴⁰ over the world.

The committee endeavors to secure men of⁵⁰ national reputation to talk on matters of national importance. Ever⁶⁰ since President Wilson went

abroad there has been much interest⁷⁰ manifested as to how a League of Nations can be⁸⁰ formed, what its responsibilities would be, and what power it⁹⁰ would have to enforce its decrees.

From your experience as¹⁰⁰ a jurist and your study of international questions, we believe¹¹⁰ that you are eminently fitted to discuss this very important¹²⁰ and interesting question.

If you will indicate some date in¹³⁰ the near future when you can be with us, satisfactory¹⁴⁰ arrangements can be made. We are looking forward to receiving¹⁵⁰ your favorable reply.

Cordially yours, (155—1.60)

183

Messrs. George C. Green & Company
701 Market Street
Chattanooga, Tennessee

Gentlemen:

Mr. James Watson of 15 West Street, Albany, New¹⁰ York, has made a request for credit privilege at our²⁰ store and refers us to you for information as to³⁰ his standing and reliability.

As a matter of routine we⁴⁰ are writing to ask if you will please inform us⁵⁰ concerning Mr. Watson's financial responsibility so that our credit files⁶⁰ may be complete. We enclose an inquiry card and a⁷⁰ self-addressed stamped envelope for your convenience. Your information will⁸⁰ be appreciated and will be held in strict confidence.

If⁹⁰ at any time we can assist you with information, we¹⁰⁰ shall welcome the opportunity.

Very truly yours, (107—1.61)

184

James Roberts Company
4 John Street
Chicago, Illinois

Gentlemen:

Upon my return to Detroit I found your letter¹⁰ of June 5, giving us the required information regarding advertising²⁰ expenditures in the automobile field.

I want to say to³⁰ you that I am surprised and delighted with the promptness⁴⁰ and the extent of the thorough investigation you made for⁵⁰ us. It makes me feel that the connection we have⁶⁰ made with the Federal Service Company is most desirable.

I⁷⁰ wish to thank you also for the splendid service rendered⁸⁰ us during the past three months through your regular weekly⁹⁰ information bulletin. We are coming to look upon this bulletin¹⁰⁰ as indispensable in our business.

Very truly yours, (108—1.61)

185

Mrs. Florence Earle
204 Sixth Street
Alexandria, Louisiana

Dear Madam:

In response to your request of February 11,¹⁰ we are pleased to send you one of our new²⁰ catalogues under separate cover. You will find, however, a complete³⁰ line of samples and water color studies displayed at the⁴⁰ Marshall studio in

your city, where an examination of our⁵⁰ products will convince you of their superior quality.

Your orders⁶⁰ will receive prompt and careful attention.

Very truly yours, (69—1.63)

186

Messrs. Gardner & Briggs
127 Central Avenue
Great Falls, Montana

Gentlemen:

Kindly refer to your letter addressed to this office, dated¹⁰ April 26, 1918, concerning a shipment of²⁰ two cases of cans to Harper Brothers, Rutland, Vermont.

I³⁰ am unable to locate the case that checked short; therefore,⁴⁰ I suggest that you arrange to enter claim against this⁵⁰ company, quoting the file number as your authority. The claim⁶⁰ will then be the subject of investigation and adjustment on⁷⁰ its merits.

Yours very truly, (75—1.63)

#

187

Mrs. Josephine Daley
18 Chenango Street
Binghamton, New York

Dear Madam:

Our first consignment of linens for the spring¹⁰ season has already been received. With the arrival of these²⁰ linens we are enabled to complete

the adjustment in prices³⁰ made possible by the new tariff.

Notwithstanding the recent advances⁴⁰ in the foreign cost of linens, we are now able⁵⁰ to offer a large part of our stock at lower⁶⁰ prices.

The merchandise is of the highest standard of excellence,⁷⁰ the assortment is unequaled, and the values are unsurpassed.

Inspection⁸⁰ is very cordially invited.

Yours respectfully, (86—1.63)

188

Mr. George A. Tyler

15 Stuart Street

Boston, Massachusetts

My dear Sir:

It gives me pleasure to answer your¹⁰ inquiry of January 4 relative to the business qualifications of²⁰ James White.

Mr. White was employed for four years in³⁰ our accounting department. He came to us direct from the⁴⁰ Boston Accounting School. When he joined our staff he had⁵⁰ practically no business experience and at first had difficulty in⁶⁰ meeting our requirements for accuracy and speed.

However, he showed⁷⁰ persistence in making his services more valuable and in his⁸⁰ third year his ability was such that he directed the⁹⁰ large bookkeeping department during the six months' absence of our¹⁰⁰ head accountant.

I am informed that his present employers consider¹¹⁰ him an exceedingly valuable man.

Very truly yours, (118—1.63)

189

Messrs. Hall & Adams
Harrison, New York
Gentlemen:

We acknowledge your letter of July 30 with reference¹⁰ to our work on the elevator in your building at²⁰ Harrison, New York.

We are investigating the matter in question³⁰ and expect to be able to give you definite information⁴⁰ within a few days.

Yours truly, (46—1.64)

190

Mr. J. G. Ellis
Charleston, South Carolina
My dear Sir:

We propose publishing a pamphlet of testimonial¹⁰ letters from our readers, to be used by our solicitors²⁰ in securing additional subscribers. As you have been a loyal³⁰ supporter and a constant reader of our publication, we would⁴⁰ appreciate a letter of commendation from you to be used⁵⁰ as stated.

We are trying to make our paper of⁶⁰ great value to our readers by publishing reliable market reports⁷⁰ and reviews, as well as desirable up-to-date articles,⁸⁰ both technical and descriptive, that will be of value and⁹⁰ interest in all branches of the iron and steel manufacturing¹⁰⁰ business.

What we desire is your frank opinion as to¹¹⁰ the merits of our magazine.

Yours very cordially, (118—1.64)

191

Bevington Foundry Company
Janesville, Wisconsin

Gentlemen:

We should like very much to guarantee delivery of¹⁰ your order of October 4 before December 22 in²⁰ compliance with your request of November 15, but we are³⁰ not in a position to promise delivery of this order⁴⁰ before January 10.

In this connection may we call your⁵⁰ attention to our circular letter of November 1 in which⁶⁰ we explained fully the inevitable delay resulting from car and⁷⁰ fuel shortage. We regret the circumstances exceedingly.

Very truly yours,⁸⁰ (80—1.65)

192

Mrs. Catherine Birchell
1226 Sumter Street
Columbia, South Carolina

Dear Madam:

Since electricity has taken all the drudgery from¹⁰ housework, keeping house is like playing an interesting game.

Modern²⁰ housekeepers are realizing more and more the value of electric³⁰ appliances. Electricity will make delicious toast, wash and iron your⁴⁰ clothes with the least labor and the greatest economy of⁵⁰ time.

Whether it is a toaster, a stove, or an⁶⁰ electric iron in which you are interested, our representative will⁷⁰ gladly demonstrate one or all of

2.8

the appliances at any⁸⁰ time convenient for you.
Please tell us on the enclosed⁹⁰ card when he
may call.

Yours truly, (97-1.65)

193

Mr. R. S. Paterson
1011 Fulton Street
Fresno, California

Dear Sir:

Of all the mediums ever devised for keeping¹⁰
the busy man in touch with every business fact
or²⁰ figure necessary to his day's work nothing has
ever been³⁰ published that has proved quite so
reliable as the "Business⁴⁰ Man's Encyclopedia."

It contains a complete business directory and
thousands⁵⁰ of important facts covering corres-
pondence, copyrights, patents, insurance, and
many⁶⁰ other subjects.

If you would like to examine this serviceable⁷⁰
volume at our expense and without obligation to
yourself, mail⁸⁰ the enclosed card.

Very truly yours, (86-1.66)

194

To our Agents:

Beginning January 1, 1918, such¹⁰ auto-
mobile risks as are insured only against fire hazard
are²⁰ to be reported in the same account with other
fire³⁰ risks. All other automobile risks are to be
accounted for⁴⁰ monthly in a separate account.

W *W* The requirements of the state⁵⁰ insurance departments make this change necessary.

W *W* We ask your cooperation⁶⁰ in the matter and hope that we may continue to⁷⁰ have a goodly share of your best automobile risks.

Yours⁸⁰ very truly, (82—1.67)

195

Mr. William A. Gary
2321 Scott Street
Baltimore, Maryland

Dear Sir:

W *W* Mr. Allen of our office, who is at¹⁰ present in New York, requested me to explain to you²⁰ his inability to attend the annual meeting of the Illinois³⁰ Manufacturers' Association tomorrow evening.

W *W* He has asked me to represent⁴⁰ our company on this occasion and if possible induce Mr.⁵⁰ Taylor to accompany me. I have accordingly arranged to attend⁶⁰ and, although I have been unable to see Mr. Taylor,⁷⁰ I am sure he will be glad to come if⁸⁰ he can do so without interfering with other previous arrangements⁹⁰ he may have made for tomorrow.

Very truly yours, (99—1.67)

196

Mr. A. P. Walker
203 Franklin Street
Johnstown, Pennsylvania

Dear Sir:

W *W* We are mailing you today our 100¹⁰ page

my
6
o
catalogue with its beautiful half-tone illustrations and full²⁰ descriptions of household furniture. On pages 90 to 100³⁰ the cuts show a strong line of individual pieces in⁴⁰ a variety of styles.

On the enclosed card please indicate⁵⁰ whether you are interested in living room, library, dining room,⁶⁰ or bedroom furniture. Upon receipt of this card we will⁷⁰ send you colored prints showing some artistic designs for the⁸⁰ arrangement of the room you are furnishing. If you would⁹⁰ prefer to inspect the furniture personally, our factory showrooms are¹⁰⁰ open daily and we are here to serve you to¹¹⁰ the best of our ability.

Yours very truly, (118—1.67)

197

Messrs. Walter & Franklin
Ninth and Main Streets
Kansas City, Missouri

Gentlemen:

3
or
2
In accordance with your request, we are pleased to¹⁰ furnish what information we have concerning the Standard Knitting Company²⁰ of this city.

2
7
6.
We consider the management of the company³⁰ unusual in many ways, combining as it does a group⁴⁰ of men who are manufacturers, jobbers, and merchants. Some of⁵⁰ the men have been in the business for many years⁶⁰ and the younger men have already demonstrated their ability in⁷⁰ this particular line, so that the continuance of the present⁸⁰ successful business policy

is assured. The earnings of the company⁹⁰ will naturally increase with the growth of the business, but¹⁰⁰ they should still further increase as a result of certain¹¹⁰ changes now being made in the operating end of the concern.¹²⁰ The factories of the company are situated in a¹³⁰ locality favorable for cotton manufacture, since it has an abundant¹⁴⁰ supply of labor and excellent transportation facilities coupled with low¹⁵⁰ rates on cotton manufactured goods. The product which the company¹⁶⁰ is now putting out is a staple line of goods,¹⁷⁰ not subject, except in minor details, to the fluctuations of¹⁸⁰ taste or fashion.

We hope that this statement may be¹⁹⁰ of service to you.

Yours truly, (196—1.67)

198

Mr. Harry M. Becker
1120 Commerce Street
Dallas, Texas

Dear Sir:

Mr. Young, the new manager whom you sent¹⁰ for our sales department, is proving quite as efficient as²⁰ you said he would be. He has been here four³⁰ weeks and seems to have mastered the situation thoroughly.

In⁴⁰ the first place, he really believes in the superiority of⁵⁰ our goods over any others on the market. He takes⁶⁰ every occasion to prove this to the men by new⁷⁰ and convincing evidence. They, too, have come to believe in⁸⁰ our goods and so are ready to work whole-heartedly⁹⁰ for them.

Mr. Young has a strong and attractive personality.¹⁰⁰ In a quiet, unobtrusive way he has become well acquainted¹¹⁰ with every salesman here. He has found the particular excellence¹²⁰ of each one and is bringing it out to the¹³⁰ full. He listens sympathetically to the experience of the men¹⁴⁰ and gives them advice and encouragement. At the same time¹⁵⁰ he does not hesitate to show them in what ways¹⁶⁰ they can improve themselves.

I cannot tell you what a¹⁷⁰ relief it is to have such a man here. Do¹⁸⁰ not think of limiting his stay with us to six months¹⁹⁰ as you suggested. Why not stay two years? If²⁰⁰ he continues as he has begun you can rest assured²¹⁰ as to the future success of his office

Yours truly,²²⁰ (220—1.71)

METHOD OF RATING SHORTHAND II, REGENTS EXAMINATIONS

The examination in Shorthand II, given at the end of the second year's work, will consist of six letters of approximately 120 words each, or 720 words, in addition to the addresses, to be dictated at the rate of 80 words a minute. Not more than one-half minute may be used in dictating the address for each letter. The candidate may choose four letters to be transcribed—each letter shall be worth 20 credits.

The dictation material will represent a business vocabulary of considerable range; technical or scientific terms, however, will not be included. A sufficient supply of dictionaries should be available during the examination and the candidate should be encouraged to use them.

In the Shorthand II examination ten minutes will be allowed the candidate to examine his shorthand notes. Eighty minutes will be allowed for transcribing notes in Shorthand II. If conditions permit, typewritten transcripts should be required; pen-written transcripts, however, will be accepted. (See note.)

The dictator is not privileged to give information regarding capitalization, punctuation, or paragraphing of the dictation copy. Deviations from dictation copy in capitalization, punctuation, and paragraphing will be allowed if they conform to accepted usage. The use of longhand in notes, except for proper names, figures, and addresses, is not permitted. The shorthand notes *must accompany* the transcripts.

In the examination in Shorthand II the transcript of each letter offered for credit will be rated as a whole on the basis of the "mailable letter." No candidate shall receive a rating of more than 80 per cent unless at least one of the letters transcribed is free from errors that would make it "unmailable."

An untidy, poorly arranged letter shall not be considered mailable, or if any changes are necessary which would *deface its appearance*, such as interlineations, etc., it shall not be considered *mailable*; but no letter shall be considered *unmailable* which contains *not more than two errors which could be satisfactorily corrected on the typewriter without rewriting the letter*.

For each transcript of a letter that could be signed and mailed by a careful and competent business correspondent, *five additional* credits will be given.

Illustration

Value.....	20
Deductions:	
Misspelled word.....	2
Plural for singular.....	1
	<hr/>
Total deductions.....	3
	<hr/>
First rating.....	17
Both of the above errors could be changed on the typewriter without defacing the letter; so, the letter may be termed "mail able" and is awarded five points credit.....	5
	<hr/>
Final grade.....	22

Typewritten transcripts of the examination in Shorthand II shall be rated according to the following schedule, the deductions to be made from 80 per cent:

- a. Two credits shall be deducted for *each* of the following:
 1. Misspelled word (only one charge for any one word repeatedly misspelled). Because pupils are permitted the use of erasers, uncorrected typographical errors in words, including "strike-overs," will automatically classify the words as misspelled.
 2. Incorrect division of words at the end of a line.
- b. One credit should be deducted for *each* of the following:
 1. Added, omitted or wrong word which changes the meaning of the letter. (No deduction will be made for the intelligent substitution, addition, omission, or transposition of an occasional word or words, provided the original meaning is not changed or the English impaired. This *does not* sanction wholesale substitution of words. The maximum number of substituted, added, omitted, and transposed words permitted in one letter shall be *three*.)
 2. Plural for singular, past tense for present, any modification of the dictated word that impairs the English of the letter; that is, "cover" for "covering." No charge should be made for an error that is the result of an original error penalized under this clause unless the English is impaired. If the English is im-

paired, an additional deduction of one credit should be made for each incorrect word.

3. Transposition of words, that is "Each book be should read."
4. Use of longhand in notes, even if placed above or near shorthand outline, except for proper names, figures, and addresses.
5. Erasure of longhand in notes and replacement by shorthand.
6. Poor erasure on transcript.
7. Gross error in punctuation or capitalization, such as failure to place punctuation at the end of a sentence or to capitalize the first word of a sentence.
8. Repeated word.

c. One-half credit should be deducted for *each* of the following (maximum charge in any one letter shall be four credits):

1. Error in paragraphing, capitalization, or punctuation. (Other *correct* paragraphing, capitalization, and punctuation than that on the copy should be accepted.)
2. Omission or incorrect use of hyphen.
3. Unauthorized abbreviation or contraction of words.
4. Omission of date.
5. Omission of "enclosure" when required.
6. Omission of dictator's and stenographer's initials.
7. Minor typewriting errors; that is, spacing and use of shift key.

d. The total deductions for each letter shall not exceed the number of credits assigned to the letter.

e. From one to five credits shall be deducted for lack of neatness or for any error not specified above.

Note.—Pen-written Transcripts. The provisions covering the "mailable letter" apply only to *typewritten* Shorthand II examinations and do not govern *pen-written transcripts*. Deductions for errors on *pen-written* transcripts shall be made from 100 per cent. *Pen-written* transcripts submitted in the Shorthand II examinations shall be rated according to the above schedule with the exception that two credits shall be deducted for each error in Group B and one credit shall be deducted for each error in Group C. The maximum deductions under c will be four credits on each letter.

PART II

A COLLECTION OF ACTUAL CORRESPONDENCE, ALL
CAREFULLY GRADED, REPRESENTING
VARIOUS LINES OF BUSINESS

Miss Daisy Hitt

Sixth and Minnesota Streets

Kansas City, Kansas

My dear Miss Hitt:

Answering your inquiry of March 7,¹⁰ we have the lectures in this course now prepared for²⁰ distribution. Upon receipt of your check for \$5 we³⁰ shall be glad to send you the fifteen lectures comprising⁴⁰ "Part I."

If you wish to send \$10, we⁵⁰ shall include the second part of the course with the⁶⁰ exception of two of the lectures which have yet to⁷⁰ be completed.

Should you decide you do not wish the⁸⁰ second part, we shall be glad to have you place⁹⁰ the order with us for some time when the fifteen¹⁰⁰ lectures comprising it can be sent to you.

After you¹¹⁰ have read over the lectures we shall be glad to¹²⁰ have your opinion of them.

Very truly yours, (128—1.28)

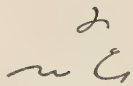
Mr. E. B. Prentice


334 Ninth Street


San Pedro, California


Dear Sir:

You are listed with us as one of¹⁰ our regular


 patrons and that very fact gives us a²⁰ sense of greater obligation to you. We want to be³⁰ sure that you receive the best we have in service⁴⁰ and merchandise.



 That's one reason why we have sold you⁵⁰ Goodtime tires. We know you are going to have real⁶⁰ tire satisfaction so long as your car is equipped with⁷⁰ Goodtimes.


 Goodtime has always built a good tire, one that⁸⁰ motorists the world over have learned to depend upon. They⁹⁰ have learned that day in and day out these tires¹⁰⁰ will stand the gaff on any road, just because they¹¹⁰ are built right from carcass to the big, heavy all-¹²⁰weather tread. That's why more people ride on Goodtime tires¹³⁰ than on any other kind.



 But unless you let us¹⁴⁰ look over your tires once in a while you may¹⁵⁰ not get all the mileage Goodtime intended you should. Neglected¹⁶⁰ cuts and other delayed repairs can cause you a lot¹⁷⁰ of trouble and cost you money. Let us look over¹⁸⁰ your tires often. Why not stop in today? It won't¹⁹⁰ take more than a minute or two.

Yours very truly,²⁰⁰ (200—1.29)

201


 Mr. Clifford T. Coe
 125 Grand Avenue
 Milwaukee, Wisconsin

Dear Sir:


 Will you please let us know whether M.¹⁰ J. Duffy is still in your service? We have written²⁰ to him for certain information that we need

in connection³⁰ with his application for a bond, but he has ignored⁴⁰ our letter, a copy of which we enclose. If he⁵⁰ is still in your service a word from you would⁶⁰ doubtless help along the matter.

Yours truly, (67—1.31)

202

Mr. F. J. Frank

265 Eastland Avenue

Akron, Ohio

Dear Sir:

Every once in a while we like to¹⁰ stop long enough to let our good friends know that²⁰ we really appreciate their business.

It's always a genuine pleasure³⁰ to serve you, and we hope the type of service⁴⁰ you are getting here is entirely satisfactory. If it isn't,⁵⁰ we want you to tell us. We want it to⁶⁰ be satisfactory, for you are in a measure responsible for⁷⁰ the growth and success of our business.

You may have⁸⁰ some suggestions for improvements in our service. If you have⁹⁰ we'll be mighty glad to have you tell us about¹⁰⁰ them. The best suggestions we get for improvements come from¹¹⁰ our friends. You may have the biggest and best one¹²⁰ yet. It may not seem very important to you, yet¹³⁰ might be just the thing we need.

Whether you have¹⁴⁰ any suggestions or not stop in when you are going¹⁵⁰ by—we're always glad to see you.

Yours very truly,¹⁶⁰ (160—1.32)

203

Mr. James Wright
60 Orange Street
Albany, New York

Dear Sir:

oo,
e
19 5 2,
I note with pleasure that you have acquired¹⁰ one of our book banks but that you have not²⁰ as yet opened up your account at this bank. May³⁰ I suggest that you do so as soon as possible,⁴⁰ thereby obtaining the full benefit to which you are entitled,⁵⁰ having interest compounded on the first of each month.

o h
y
Won't⁶⁰ you permit us to put our services entirely at your⁷⁰ disposal by bringing in your bank so that your account⁸⁰ may be placed on our books?

Very truly yours, (89—1.33)

204

Mr. George B. Ellis
115 South Market Street
Waterloo, Illinois

Dear Sir:

✓
e
✓
We are making you a shipment today of¹⁰ Knitten coats from your fall order. You will note we²⁰ are dating your invoice as of August 15, which is³⁰ the date of shipment specified on your order.

✓
c
w
We send⁴⁰ the coats ahead of time because we find that our⁵⁰ customers all over the country are selling a great many⁶⁰ Knitten coats during July and August to men who want⁷⁰ a topcoat to take on their vacations.

We believe you⁸⁰ will be glad to have the coats early in view⁹⁰ of the dating.

Very truly yours, (96—1.35)

205

Mr. E. P. Buxton
12 Lincoln Highway
Washington, D. C.

Dear Sir:

Sometimes we receive as many as one thousand¹⁰ repair jobs in a single day. Some of these jobs²⁰ are free and some of them carry a service charge.³⁰ The decision as to whether the job should be done⁴⁰ free or whether it should be charged for is made⁵⁰ by experts in our repair department. If the job carries⁶⁰ a charge, an invoice is sent and the charge is⁷⁰ passed on to our accounting department.

There is no repair⁸⁰ charge on our books that is not just and correct⁹⁰ so far as we know. We have extended you the¹⁰⁰ courtesy of doing the work, as well as the credit¹¹⁰ accommodation involved. We fail to understand your attitude in accepting¹²⁰ the service and failing to remit if you think the¹³⁰ amount is due us, or in failing to explain the¹⁴⁰ mistake if you consider the charge is wrong.

We desire¹⁵⁰ to dispose of the small balance that we have against¹⁶⁰ you on repair account and we hope that you will¹⁷⁰ pay or explain by return mail the charge we have¹⁸⁰ against you amounting to \$1.75.

Yours¹⁹⁰ very truly, (192—1.33)

206

X

Mr. Frederick Stearns
52 Park Row
New York, New York

Dear Sir:

Your check for \$18 in payment of¹⁰ the attached receipted invoice from our Paris shop is very²⁰ much appreciated, and we do hope you enjoyed wearing the³⁰ ties ordered.

So far you have not given us the⁴⁰ privilege of serving you in our New York shop, at⁵⁰ least not on a charge basis, but we hope we⁶⁰ can look forward to this pleasure in the near future.⁷⁰ We cordially invite you to come in and see us.⁸⁰

Yours very truly, (83—1.34)

207

Mr. Andrew A. Clarke
117 Seneca Street
Buffalo, New York

Dear Sir:

We thank you for the check for¹⁰ \$121.73 which you mailed²⁰ us on May 10.

Evidently you have deducted a cash³⁰ discount on both the March and April invoices. We realize⁴⁰ that this was an oversight on your part, but if⁵⁰ we were to let it pass we would do an⁶⁰ injustice to those whose remittances were received on time. The⁷⁰ only way we can assure fairness to all is to⁸⁰ make our terms uniform, namely, 2 per cent for cash⁹⁰ received on or before the tenth of the month following¹⁰⁰ date of invoice, or thirty days net.

ky / For this reason¹¹⁰ we know you will be glad to include with your¹²⁰ next remittance \$2.48, the amount of¹³⁰ the discount on the March invoice.

Yours very truly, (139—1.34)

208

Y. c.
n
E. A. Ashdown & Company
340 Leader Building
Cleveland, Ohio

Gentlemen:

or
If our representative instead of this letter should come¹⁰ into your place of business and should show you an²⁰ order all made out, saying to you, "I have been³⁰ calling upon you for years. I know your requirements. This⁴⁰ is the order I believe will take care of your⁵⁰ business for the present," wouldn't you listen to his suggestions?⁶⁰

✓
3
We have made out the attached order. We have made⁷⁰ it out after a study of the orders you have⁸⁰ placed with us in the past. You will notice the⁹⁰ order is a comparatively small one, but it is just¹⁰⁰ big enough to give you some special quantity prices.

2 2
C. M. O.
n
L
If you reduce the¹⁵⁰ quantity, the prices will advance according to the price list¹⁶⁰ attached. If you increase the quantity by adding twenty-five¹⁷⁰ rolls, the price will be reduced somewhat.

✓ G
Your profits are¹⁸⁰ those you make through

judicious buying. It is just as¹⁹⁰ much to our interest as it is to yours that²⁰⁰ you buy judiciously. Therefore, we are suggesting the attached order.²¹⁰ All you have to do is to sign it, change²²⁰ it if you see fit, and return it to us.²³⁰

Yours very truly,

Sales Manager (235—1.34)

209

Messrs. Miller & Schaffer

877 Sherman Street

Williamsport, Pennsylvania

Gentlemen:

We are getting just a little uneasy about the¹⁰ order you placed with us for spring which has not²⁰ been confirmed. It is our understanding that you do not³⁰ want the order booked until confirmation is received by us.⁴⁰

The price of woollens has gone up to such an⁵⁰ extent that we are unable to buy another yard of⁶⁰ goods for spring. The moment a lot is sold out⁷⁰ we close it and withdraw it from the sale.

We⁸⁰ are afraid that unless we get your order covered, booked,⁹⁰ and into work quickly, we are going to find that¹⁰⁰ in a short time the order will be in pretty¹¹⁰ bad shape.

We believe you know that it is not¹²⁰ our policy to try to bull the market or cry¹³⁰ higher prices to our customers. A thing of this kind¹⁴⁰ is something that we seldom mention to our trade. This¹⁵⁰ season, however, we do not feel that we want to¹⁶⁰ assume the responsibility of having your goods all sold out¹⁷⁰ by the time your order is confirmed, and for that¹⁸⁰ reason we feel it our duty to write you these¹⁹⁰ facts.

9
7 *in*
5
20
2
26

In case you are unable to confirm immediately, will²⁰⁰ you write us how you wish us to handle the²¹⁰ order so that we shall not be held responsible for²²⁰ delivery later on?

We are writing this letter to all²³⁰ of our customers who have not yet confirmed. We await²⁴⁰ the pleasure of your further wishes in this matter.

Very²⁵⁰ truly yours, (252—1.34)

210

Mr. J. A. Wallace
209 College Street
Tallahassee, Florida

Dear Sir:

20
25
30
35
40
45
50
55
60
65
70
75
80
85
90
95
100
105
110
115
120
125
130
135
140
145
150
155
160
165
170
175
180
185
190
195
200
205
210
215
220
225
230
235
240
245
250
255
260
265
270
275
280
285
290
295
300
305
310
315
320
325
330
335
340
345
350
355
360
365
370
375
380
385
390
395
400
405
410
415
420
425
430
435
440
445
450
455
460
465
470
475
480
485
490
495
500
505
510
515
520
525
530
535
540
545
550
555
560
565
570
575
580
585
590
595
600
605
610
615
620
625
630
635
640
645
650
655
660
665
670
675
680
685
690
695
700
705
710
715
720
725
730
735
740
745
750
755
760
765
770
775
780
785
790
795
800
805
810
815
820
825
830
835
840
845
850
855
860
865
870
875
880
885
890
895
900
905
910
915
920
925
930
935
940
945
950
955
960
965
970
975
980
985
990
995
1000

It is not an easy matter to call¹⁰ attention to an unpaid bill. It is difficult for two²⁰ reasons: First, we know ourselves what it means to meet³⁰ obligations. Second, and more compelling, we need your friendship and⁴⁰ patronage. Constant reminders like this, besides being expensive to us,⁵⁰ cause us to run the risk of losing that friendship⁶⁰ on which this business was founded, and upon which its⁷⁰ continued success quite largely depends.

May we continue to have⁸⁰ both of them? Please sit down now, while it is⁹⁰ on your mind, and send us a check for the¹⁰⁰ amount that is now due us—\$2.45.¹¹⁰

Yours truly,

6
2

P. S. If we do not hear¹²⁰ from you in response to this letter we shall assume¹³⁰ that you agree that the account is correct and we¹⁴⁰ will take the liberty of making sight draft upon you¹⁵⁰ for the amount we claim is past due. (158—1.34)

211

Mr. Charles W. Partridge
214 Exterior Street
Savannah, Georgia

Dear Sir:

A man may be successful and still not¹⁰ possess the manner and the appearance that make the proper²⁰ impression upon his associates.

A man may not wear Belding³⁰ shoes and still be one of the finest fellows in⁴⁰ the world. But, certainly, his choice of attire, especially shoes,⁵⁰ reflects his taste, and in the eyes of his friends⁶⁰ and acquaintances Belding shoes indicate a man of refinement.

Belding⁷⁰ shoes are made for men to whom the finer things⁸⁰ of life appeal—who have a true eye for correct⁹⁰ effect and a desire for real comfort and long service.¹⁰⁰

Possibly you are ready for your next pair now. We'd¹¹⁰ like to have you see the new styles that will¹²⁰ be worn this season.

Yours very truly, (127—1.35)

212

Mr. Albert Leonard
1931 Fourth Avenue
Seattle, Washington

Dear Sir:

Thank you for the order you gave our¹⁰ representative, Mr. Jonas. We were pleased to receive this but²⁰ were disappointed to find you had not accompanied it by³⁰ your check to take care of the balance due on⁴⁰ your account.

سید

— 94 —

—

9

or.

27

6

59

25

5

We do not⁸⁰ have any doubt that circumstances have interfered with your systematic⁹⁰ savings plan, but I just thought that I would write¹⁰⁰ you this little letter and suggest that now, the beginning¹¹⁰ of a new interest period, is a good time to¹²⁰ get started.

Why not make up your mind that you¹³⁰ are going to spend a little less than you earn¹⁴⁰ during the next six months and that you are going¹⁵⁰ to deposit that difference in your savings account?

Don't you¹⁶⁰ think that if you did this the balance on your¹⁷⁰ savings pass book next July, plus the 3 per cent¹⁸⁰ interest we will add, would give you something to be¹⁹⁰ proud of?

Think it over and then come in and²⁰⁰ see us.

Yours very truly,

Cashier (206—1.35)

Miss Elizabeth Parsons

1204 First Street

Des Moines, Iowa

My dear Miss Parsons:

Our bookkeeper has asked me to¹⁰ write you a little note to see if it is²⁰ not possible for you to clear up the balance of³⁰ \$7 due on your box rental.

You know this⁴⁰ has been running since last summer, and we feel there⁵⁰ must be some reason for the unusual delay. Perhaps our⁶⁰ letters and statements have not reached you.

If it is⁷⁰ just through an oversight that payment has not been made,⁸⁰ we feel sure you will appreciate this further reminder.

re
e e

In⁹⁰ any event, do let us hear from you. We would¹⁰⁰ dislike so much to have any misunderstanding arise to mar¹¹⁰ the very pleasant relations we have enjoyed.

We are awaiting¹²⁰ your reply, which I am sure you will give soon.¹³⁰

7

Cordially yours, (132—1.36)

215

7
e

The First National Bank
Hancock, New York

Gentlemen:

7

If it is necessary at any time to charge¹⁰ us on collections, will you be kind enough to bill²⁰ us for these charges and we will mail you check³⁰ in payment. Do not debit our account, as we would⁴⁰ much prefer to handle it in the above manner.

7
e

Yours⁵⁰ very truly, (52—1.36)

216

Mr. Cyrus Williams
29 Seventh Street
Union City, New Jersey

7
e

Dear Sir:

At this time of the year most men¹⁰ start to give some thought to their fall wardrobes.

7
2
E
6.3
7

This²⁰ season we have assembled the best and most appropriate wearing³⁰ apparel for men, combined with the latest styles, models, and⁴⁰ exclusive woollens. Even though you may not be ready to⁵⁰ make your purchases right now, we believe that it would⁶⁰ be worth your while to call

2 at any of our⁷⁰ seven stores and "compare."

Our fall suits will range in⁸⁰ price from \$35 to \$80 and fall⁹⁰ topcoats will range from \$35 to \$65.¹⁰⁰

These represent the utmost in cloths and tailoring value¹¹⁰ that it is possible for a merchant to give.

4 We¹²⁰ hope we may have the pleasure of having you call¹³⁰ in the very near future.

Very truly yours, (138—1.36)

217

Mr. Howard C. Roberts

49 Shawmut Avenue

New Bedford, Massachusetts

W. P. Dear Sir:

We want your business.

✓ In order to enjoy¹⁰ your patronage we chose the best line of mechanical rubber²⁰ goods we were able to find.

W. P. The overwhelming feature in³⁰ favor of the Goodtime line is the fact that it⁴⁰ is made on a service basis and that it is⁵⁰ sold on a service basis. When you buy a Goodtime⁶⁰ belt you have a belt that is made exactly for⁷⁰ the work for which you bought it.

2 2 2 2 2 2 Goodtime did not⁸⁰ ask us to consider their line on a basis of⁹⁰ price competition and we, in turn, forego the privilege of¹⁰⁰ fighting for our business by slicing pennies. If you are¹¹⁰ interested in getting material that is dependable, and if you¹²⁰ want to effect a real saving in your belt and¹³⁰ hose expense, then we advise considering Goodtime mechanical goods, for¹⁴⁰ it is not the price

you pay for a belt¹⁵⁰ or hose that counts, it's the amount of money you¹⁶⁰ pay out in the course of six months, a year,¹⁷⁰ ten years.

Give us the opportunity to demonstrate to you¹⁸⁰ how and why Goodtime mechanical goods will give you the¹⁹⁰ kind of service to which you are entitled, and at²⁰⁰ a lower cost.

Yours very truly, (206—1.36)

218

Mrs. Grace M. Hallock
220 Main Avenue
San Antonio, Texas

Dear Madam:

We are glad to send you a recipe¹⁰ book. You will find it full of recipes for baked²⁰ goods all the family like so well. And the best³⁰ part of it is—you are sure everything is going⁴⁰ to turn out fine.

When you stop to realize how⁶⁰ much happiness comes from the goods you bake, work really⁶⁰ becomes a pleasure. You find yourself proud of what you⁷⁰ are doing. That is just how we feel about our⁸⁰ products. We make quite a few, as you will notice⁹⁰ on the back cover of the recipe book. Every one¹⁰⁰ we are glad to recommend, even to the most critical¹¹⁰ of our friends.

You would enjoy using these other food¹²⁰ products. They all have the high quality you find in¹³⁰ Mixo. For instance, there are O-K oats—"the quickest¹⁴⁰ hot cereal." Such an original nutlike flavor and the convenience¹⁵⁰ of two-minute cooking are qualities you'll always

remember. May¹⁶⁰ we suggest that the next time you order groceries you¹⁷⁰ try a box of O-K. Soon it will be¹⁸⁰ a favorite cereal of the whole family.

Deckers' farina raised¹⁹⁰ "The Healthiest Baby in New York City." We're mighty proud²⁰⁰ of the award and suggest this wheat cereal for growing²¹⁰ children.

Yours very truly, (214—1.36)

219

Messrs. D. W. Harris & Company
1230 South Bend Street
South Bend, Indiana

Gentlemen:

Will you please settle the balance that is open¹⁰ on your account by the first of next week.

As²⁰ our fiscal year is about to end it is imperative³⁰ that we bring all past-due accounts up to date.⁴⁰

We thank you for your sincere cooperation in this matter.⁵⁰

Very truly yours, (53—1.37)

220

Mr. Alexander S. Massel
Central Commercial Continuation School
725 Broadway
New York, New York

My dear Mr. Massel:

Thank you for your letter of¹⁰ March 4 enclosing a list of your class who visited²⁰ our plant.

27 ed
un p

We take pleasure in sending you linotype slugs³⁰ of the names of the members of your class, and⁴⁰ also one for yourself.

Our plant is open to you⁵⁰ for further visits.

Yours very truly, (57—1.37)

221

Mr. George A. Whitney
312 Park Avenue
Omaha, Nebraska

ed

Dear Sir:

3 a

Your instructions of April 23 to cancel¹⁰ your order have been received. Before doing this we want²⁰ to point out that Nutto has increased in price $\frac{1}{2}$ ³⁰ cent a pound since you bought it. Under these⁴⁰ circumstances we believe you will prefer to let the order⁵⁰ stand, as now you should be able to net even⁶⁰ a larger profit than ordinarily.

(3
26
f
3

Just note your further wishes⁷⁰ at the foot of this letter and return it to⁸⁰ us.

Yours very truly, (84—1.37)

222

Mr. J. Adam Peters
1102 Astor Place
Detroit, Michigan

ed

Dear Sir:

ed

Here is an opportunity for you to read¹⁰ the most intimate history of the Wilson administration.

220 f

ed
ed
220

"The Peace²⁰ Negotiations" is a personal narrative by Robert Lansing. The real³⁰ story of the Peace Conference told for the first time⁴⁰

by one of the actual participants, together with Mr. Lansing's book, story of the dramatic events leading up to his resignation, will be out in this week, which will be published March 25.

The price is \$1.50 per copy, and the historical interest to persons are almost priceless to any man who is interested in the history of our Government in the Civil War period.

We are sure to have a large order on this book, but we cannot expect not to fill out the enclosed postal card and return it as soon as possible. Orders will be filled in the order in which they are received.

Yours very truly, (24-25)

223

Mr. H. J. Parker
1115 Elm Street
Cincinnati, Ohio

Dear Sir:

A sincere desire to satisfy our customers in every detail is the first principle upon which we are building our business.

Now there may be times when we do not come up to our mark, but what we don't want to know is.

If our merchandise or our service is even at all disappointing you will let us know as soon as possible. If you tell us about it we can correct it right then and there.

High quality merchandise at all times, backed by service that gives you complete satisfaction at all times, is the basis upon which we want to deserve your continued patronage.

And¹⁰⁰ maybe we'll please you so well you'll send your friends¹²⁰ here. You can be sure we'll make them glad you¹³⁰ recommended us to them.

Yours very truly, (137—1.37)

224

Mr. P. D. Thomas
477 Hopkins Street
Buffalo, New York

Dear Sir:

I look every day for the signed original¹⁰ of the contract which I left with you for space²⁰ in our periodical during 1927. I feel³⁰ sure you do not want to miss the December issue,⁴⁰ for it is from this issue that a great deal⁵⁰ of buying is done.

You must consider that this issue⁶⁰ of the publication is in the hands of its readers⁷⁰ about the 20th of November, and during the last few⁸⁰ days of November and the first two weeks of December⁹⁰ almost all the buyers are endeavoring to anticipate the big¹⁰⁰ year-end rush.

Won't you send this contract down to¹¹⁰ me at your earliest convenience, telling me whether to repeat¹²⁰ your copy or whether you will use new copy?

Yours¹²⁰ very truly, (132—1.37)

225

Mr. J. S. McNight
224 McKinley Avenue
Salem, Ohio

Dear Sir:

We note the changes you wish to have¹⁰

made in your order and have arranged to forward the²⁰ assortment requested in your letter.

It is a pleasure for³⁰ us to comply with your request.

Yours very truly, (39—1.38)

226

Mr. Henry H. Peters

162 York Street

New Haven, Connecticut

Dear Sir:

This will acknowledge receipt of your letter of¹⁰ November 1, in which you request us to forward you²⁰ a history booklet of our road. We do not have³⁰ such a booklet on hand at this office at the⁴⁰ present time, but we are writing our General Passenger Agent⁵⁰ at Baltimore in regard to it. If he is able⁶⁰ to locate such a booklet we shall be pleased to⁷⁰ forward it to you.

In the meantime if there is⁸⁰ any further information that you desire please do not hesitate⁹⁰ to call on us.

Very truly yours, (97—1.38)

227

Mr. H. E. Gibbs

Burdette Building

Hornell, New York

Dear Sir:

Since writing our recent letter regarding the sales¹⁰ value and economy of our transfer trade-marks and window²⁰ signs, it occurred to us that you might be using³⁰ transfers.

While you may not now be in the market⁴⁰ for a new supply, we would like to quote on⁵⁰ your future requirements or assist you in devising a new⁶⁰ and more effective design.

If you will simply fill in⁷⁰ the return card, and jot down the approximate date when⁸⁰ you will again be in the market for transfers, we⁹⁰ will bring this matter to your attention at the proper time.¹⁰⁰

Yours truly, (102—1.38)

228

Mr. Frederick W. Richter

25 Fort Street

Springfield, Massachusetts

Dear Sir:

I hope that the book which we recently¹⁰ had the pleasure of sending you has proved satisfactory.

Perhaps²⁰ it has proved so very satisfactory that you would like³⁰ to know about some of the other books we are⁴⁰ publishing this season. I am therefore sending a card, which⁵⁰ I hope you will be good enough to fill out⁶⁰ and return to me. I shall then be able to⁷⁰ send you special announcements whenever we publish a new book⁸⁰ on subjects in which you will be particularly interested.

If⁹⁰ there is any other way in which I may be¹⁰⁰ of service to you I hope that you will remember¹¹⁰ my name and that you will write to me personally.¹²⁰

Yours very truly, (123—1.38)

229

Messrs. Riggins & Beak
425 Lakeview Building
Seattle, Washington

Gentlemen:

Attached you will find a bill which you recently¹⁰ sent to us.

It must have been misdirected as we²⁰ have no client by that name. We are returning it³⁰ so that you may redirect it to the proper address.⁴⁰

Very truly yours, (43—1.39)

230

Mr. William Jennings
123 East Bay Street
Jacksonville, Florida

My dear Mr. Jennings:

May we not ask your consideration¹⁰ in connection with your purchases of grocery supplies?

Apparently quite²⁰ some time has elapsed since we were last favored with³⁰ an order. This is a matter of regret to us,⁴⁰ as we would like very much to do business with⁵⁰ you every month in the year and really believe that⁶⁰ we can offer advantages in quality, value, and service that⁷⁰ would appeal to you.

Kindly keep us in mind. When⁸⁰ you again have occasion to place an order for goods⁹⁰ in this line, send it to us and we promise¹⁰⁰ that you will be more than pleased with the result.¹¹⁰

Very truly yours, (113—1.39)

231

Mr. C. A. Norman
237 Arlington Street
Greensboro, North Carolina

Dear Sir:

Our auditors have again called the attention of¹⁰ this department to a charge of November 28 for²⁰ \$3.86, which is still open on³⁰ our books.

In view of the nominal sum involved, we⁴⁰ feel sure your non-payment thus far is simply due⁵⁰ to an oversight. We are quite anxious to have just⁶⁰ such old matters adjusted; hence we ask that you be⁷⁰ good enough to take care of this matter immediately.

Very⁸⁰ truly yours, (82—1.39)

232

Mr. Walter E. Chapman
17 Barrister Building
Washington, D. C.

Dear Sir:

We cannot blame you for being disappointed with¹⁰ the merchandise mentioned in your letter of July 11. Of²⁰ course, we are very sorry for all the inconvenience you³⁰ have been caused.

As soon as your first letter came,⁴⁰ we wrote our representative, Mr. Reynolds, and asked him to⁵⁰ call on you, which will be within the next week.⁶⁰ Tests under your working conditions ought to solve the difficulty.⁷⁰

Unfortunately, there seems to be little more that we can⁸⁰ suggest by letter, since we have never received a report⁹⁰ of similar trouble. We

hope that you can work with¹⁰⁰ as little inconvenience as possible until Mr. Reynolds arrives and¹¹⁰ that you will let us know if his call does¹²⁰ not remedy the trouble.

Yours very truly, (127—1.39)

233

Mr. J. D. Fairchild

1324 Harrison Street

Fort Wayne, Indiana

Dear Sir:

When you start up your power machinery you¹⁰ usually figure on getting a certain amount of work done²⁰ by quitting time.

Engines and tractors are built now so³⁰ they give very little trouble; and machines—saws, grinders, cutting-⁴⁰machines, etc.—need only ordinary attention.

The only thing that⁵⁰ may cause interruption and delay is the connecting link between⁶⁰ engine and machine—the belt.

A power outfit is only⁷⁰ as good as the belt; that's why it pays to⁸⁰ use a belt that will work right along, rain or⁹⁰ shine, from the first day you hang it on the¹⁰⁰ pulleys.

Holmes Kling-snug is that belt. It is so flexible¹¹⁰ that it hugs the pulleys closely by its own weight.¹²⁰ Its friction surface grips the pulleys with practically no slippage,¹³⁰ no jerks, and no loss of power. That is easy¹⁴⁰ on the bearings of your machines and makes them last¹⁵⁰ longer.

If you haven't seen one of these belts, com¹⁶⁰

in; we'll be glad to show it to you and¹⁷⁰ tell you how it's made. The price is right.

Yours¹⁸⁰ very truly, (182—1.39)

234

Mrs. John Dennison
121 Gunther Street
Detroit, Michigan

Dear Madam:

You have been greatly inconvenienced in heating water¹⁰ for some time.

We are anxious to solve your water-²⁰ heating problem with the Red Star Water Heater described in³⁰ the enclosed booklet.

This heater will give you plenty of⁴⁰ steaming hot water for bathing, laundry, and cleaning in the⁵⁰ quickest possible time. It will not only heat water in⁶⁰ the quick time of a gas heater, but will do⁷⁰ it more cheaply. You can use this heater for ten⁸⁰ hours with one gallon of kerosene or gasoline—a cost⁹⁰ of about two pennies per hour.

After you have a¹⁰⁰ Red Star Water Heater installed in your home, the fuel¹¹⁰ cost is the only cost. There is no wear-out¹²⁰ to the big iron burners, and the copper coil will¹³⁰ last through many years of ordinary use.

This is a¹⁴⁰ cordial invitation for you to visit our store and see¹⁵⁰ this heater demonstrated without obligation. It will be a revelation¹⁶⁰ to you.

May we expect you in a day or¹⁷⁰ two?

Yours very truly, (174—1.39)

235

Mr. Henry Holmes
25 East Crane Street
Pittsfield, Massachusetts

Dear Sir:

You are, no doubt, acquainted with the fact¹⁰ that we have been serving an ever-increasing number of²⁰ camps from year to year. The continued success which we³⁰ have enjoyed is due to the effort that has always⁴⁰ been put forth to give full value and service for⁵⁰ every dollar expended here. We owe a debt of gratitude⁶⁰ to all of our patrons for the assistance they have⁷⁰ rendered in our steady growth.

In a short while you⁸⁰ will be thinking of the outfit for your camp. Because⁹⁰ of the complete way in which we are prepared to¹⁰⁰ take care of your requirements we desire to present our¹¹⁰ proposition to you before you make your final decision.

In¹²⁰ preparing for the season of 1927 we¹³⁰ are again making a decided increase in our organization. Last¹⁴⁰ year we added twenty-two new camps to our list;¹⁵⁰ this year we will be prepared to take care of¹⁶⁰ thirty additional camps and still maintain our 96 per¹⁷⁰ cent delivery service in twenty-four hours. This was our¹⁸⁰ record last year.

We shall be glad to have you¹⁹⁰ pay us a visit, or get in touch with you,²⁰⁰ whether you are prepared to make arrangements now or just²¹⁰ to become acquainted.

Yours very truly, (216—1.39)

Mr. George Howe
225 National Building
Cleveland, Ohio

Dear Sir:

We regret exceedingly to learn from your letter¹⁰ of December 20 that you have been annoyed by some²⁰ of the buttons coming off the shirts you ordered in³⁰ our Paris shop. This is most unusual, as the workmanship⁴⁰ in Paris, as a rule, is superior to ours here,⁵⁰ and we are constantly being complimented in this connection. This⁶⁰ is the very first complaint we have ever had on⁷⁰ this score.

It will be a pleasure for us to⁸⁰ take care of this matter for you, and we can⁹⁰ do either of two things: ask you to return the¹⁰⁰ shirts, when we will immediately have buttons securely sewed on;¹¹⁰ or we will send you any number of buttons you¹²⁰ may need.

Mr. Robert King will not be in Cleveland¹³⁰ again until about the first of April. If his visit¹⁴⁰ were only a few weeks off we would ask you¹⁵⁰ to indulge us until then, so he could personally adjust¹⁶⁰ the matter for you. But his trip is too far¹⁷⁰ off for this, so we will await your instructions either¹⁸⁰ with the return of the shirts or a sample of¹⁹⁰ the buttons needed for the garments.

Please accept our apologies²⁰⁰ for the inconvenience you have been occasioned, for which we²¹⁰ are very sorry. We hope you will give us the²²⁰ privilege of taking care of this matter for

2
7

you, with²³⁰ the assurance your instructions
will have instant attention.

Yours very²⁴⁰ truly, (241—1.39)

237

Mr. E. H. Raymond
221 North Sixteenth Street
Phoenix, Arizona

xy

de of

Dear Sir:

now
2 ne
L ne
L ne

We're all creatures of habit. But with most¹⁰
of us habits are not easily formed—at least not²⁰
good ones. For instance, you probably have
formed the habit³⁰ of going to certain establish-
ments for your clothing, food, drug⁴⁰ supplies, and
other necessities. You patronize these particular
places because⁵⁰ you have found by experience
that they give you just⁶⁰ what you want at the
price you want to pay.⁷⁰

2
2
11

But have you found such a place when it
comes⁸⁰ to buying the things you need for your
automobile? Do⁹⁰ you know where you can go
and always be sure¹⁰⁰ of uniformly courteous,
prompt, fair treatment—a place where you¹¹⁰ can
safely send your wife, or one of your children,¹²⁰
and be certain of getting what you sent for?

2 2

If¹³⁰ you want to solve this question of where
to go¹⁴⁰ for complete automobile service—if you
want absolute assurance of¹⁵⁰ satisfaction—if
you want fair, square, courteous treatment and
the¹⁶⁰ best of everything at the lowest possible
prices—we can¹⁷⁰ give you all this.

2
2 2
12
2

We want your business, and if¹⁸⁰ we get it we
will make every effort to take¹⁹⁰ the best possible
care of you.

6

Very truly yours, (199—1.39)

238

Mr. M. C. Weil
128 North Fourth Street
Columbus, Ohio

Dear Sir:

We thank you for the order in your¹⁰ letter of January 10.

On January 11, we made shipment²⁰ by parcel post of a pair of tan oxfords, size³⁰ 8, price \$5.50. We hope that they⁴⁰ will meet with your approval.

Yours very truly, (48—1.40)

239

Mr. C. T. Williams
902 Ninth Street North West
Washington, D. C.

Dear Sir:

We are very glad to note your interest¹⁰ in our chains as expressed in your letter of May²⁰ 24. We are enclosing several leaflets illustrating some of³⁰ the items that we manufacture, and we are sure that⁴⁰ you will be glad to look them over.

The prices⁵⁰ listed are consumers' prices. If you have no local jeweler⁶⁰ from whom you can obtain these goods, we shall be⁷⁰ glad to supply you direct upon receipt of the amount⁸⁰ specified, plus 5 per cent to cover the luxury tax⁹⁰ we are obliged to collect for the Government on sales¹⁰⁰ of this sort.

Should you favor us with an order,¹¹⁰ kindly let us know the name of your jeweler through¹²⁰ whom you usually make such purchases, in order

that we¹³⁰ may give him the benefit of the sale. It is¹⁴⁰ not our policy to distribute our products direct to the¹⁵⁰ consumer.

Very truly yours, (154—1.40)

240

Mrs. Ruth Watkins
112 Main Street
San Francisco, California

Dear Madam:

Upon investigation we find that our refund for¹⁰ \$1.29 was mailed to you on²⁰ May 25. This was in adjusting return of a³⁰ pair of sport shoes at this price.

We find it⁴⁰ impossible to make the desired exchange, as we no longer⁵⁰ have these shoes in the size you desire.

We look⁶⁰ forward to a more favorable opportunity to serve you in⁷⁰ some other way.

Very truly yours, (76—1.40)

241

Mr. Oscar S. Tyson
430 State Street
San Diego, California

Dear Sir:

Our recent letters have met with no response.¹⁰ We are writing you again to inquire whether the catalogue²⁰ sent you has been received, and whether you have full³⁰ information regarding our quantity discounts.

Also we should like to⁴⁰ know if you are acquainted with our new method of⁵⁰ shipping

through our distributors provided you do not care to⁶⁰ deal direct. And, last but not least, we should like⁷⁰ to know whether you are now ready to place your⁸⁰ order.

May we expect an early reply?

Yours very truly,⁹⁰ (90—1.40)

242

Mr. Harry J. Sinclair

302 Main Street

Norwich, Connecticut

Dear Sir:

Last year we wrote to you several times,¹⁰ and it is our intention to keep in touch with²⁰ you again this year. We want you to know what³⁰ we have to offer, and why you should come here⁴⁰ for what you want in our line.

This is not⁵⁰ an ordinary establishment. Here, under one roof, you can get⁶⁰ practically everything you need for your automobile—and get it⁷⁰ promptly and at the right price. You will find here⁸⁰ genuine courtesy, accuracy, expert workmanship, fine merchandise. a whole-hearted⁹⁰ desire to please.

We are indeed trying really to serve¹⁰⁰ the automobile-owning public, because we know that is the¹¹⁰ only way to build a permanent business.

We want your¹²⁰ business, and we're not a bit ashamed to ask for¹³⁰ it, because we sincerely believe you cannot find a better¹⁴⁰ place to trade.

Drive in sometime and you will readily¹⁵⁰ see why you should come here regularly for your requirements.¹⁶⁰

Very truly yours, (163—1.40)

243

Messrs. Robert Hyland & Sons
110 Oakland Street
San Francisco, California

Gentlemen:

We are reporting, daily, new firms that are about¹⁰ to go into business in the lines you sell to²⁰ in your local territory. We also report firms that are³⁰ about to move from one locality to another. These leads⁴⁰ mean new business for you.

We give you reports, in⁵⁰ advance, of new firms going into business in the lines⁶⁰ you deal with, as well as advance reports on firms⁷⁰ that are moving, and consequently will need the services of⁸⁰ someone in your line. We report all lines, but you⁹⁰ need to contract for reports on only the lines of¹⁰⁰ business you deal with.

Mail the enclosed postal today. It¹¹⁰ will pay you to investigate.

Yours truly, (117—1.40)

244

Mr. Fred E. Smith
44 Court Street
Brooklyn, New York

My dear Mr. Smith:

Sometime this morning you will be¹⁰ called on the telephone by Mr. Joseph Robbins, who wishes²⁰ to make arrangements with you to complete the purchase of³⁰ the house at 1162 East Fourteenth Street.⁴⁰ Mr. Robbins and his family have satisfied themselves that the⁵⁰ house is

exactly what they want, and we have referred⁶⁰ him to you to complete the sale and close the⁷⁰ title.

The price agreed upon is \$7,000 payable⁸⁰ in cash. I am sending you the warranty deed, the⁹⁰ extension agreement, and the policy of the Title Guaranty and¹⁰⁰ Trust Company, as Mr. Robbins may wish to examine them.¹¹⁰

In case he should not call, you may be able¹²⁰ to reach him easily, for he is a lawyer with¹³⁰ an office in your building.

If I can be of¹⁴⁰ any assistance to you I shall be glad to hear¹⁵⁰ from you.

Very truly yours, (155—1.40)

245

Mr. George F. McCarthy
2336 South Wabash Avenue
Chicago, Illinois

Dear Sir:

The coal strike which has recently ended has¹⁰ no doubt caused you a great deal of worry and²⁰ inconvenience. Although we used our best efforts in obtaining substitute³⁰ fuel to meet your requirements, we know that they were⁴⁰ not altogether satisfactory, and we therefore wish to apologize to⁵⁰ you for the inconveniences you had last winter.

We can⁶⁰ assure you that we did our utmost to please you⁷⁰ with substitutes that we were able to obtain for you.⁸⁰

Now that the coal strike is over and there is⁹⁰ plenty of good clean coal we wish to urge you¹⁰⁰ to order your next season's supply of coal when

quality¹¹⁰ is at its best and price at its lowest. We¹²⁰ are now ready to make prompt deliveries to you with¹³⁰ full weight and excellent service guaranteed.

We are therefore sending¹⁴⁰ you this letter to urge you to send in your¹⁵⁰ order on the enclosed card, as we feel it is¹⁶⁰ advisable under all circumstances to put in your coal as¹⁷⁰ soon as possible.

Very truly yours, (176—1.40)

246

Mr. Harry J. Keller
437 Main Street
Poughkeepsie, New York

Dear Sir:

If you feel as good about your recent¹⁰ Food-Nut Day as did Mr. Adams at its close,²⁰ there is no doubt as to its success.

Thank you³⁰ for the whole-hearted way the members of your organization⁴⁰ took hold. It was their work that made the day⁵⁰ successful, not that of our salesman.

Selling things to the⁶⁰ people who eat them is your daily job. Ours is⁷⁰ so to make and so to package Food-Nut products⁸⁰ that they will be readily accepted by your customers at⁹⁰ a word from you and when given favorable display.

We¹⁰⁰ cannot expect every day will be Food-Nut Day with¹¹⁰ you and our products given the right of way over¹²⁰ everything else; but we do know Food-Nut products are¹³⁰ everyday sellers. Your business on them should be stimulated because¹⁴⁰ of the special efforts recently made. It

will, therefore, pay¹⁵⁰ you to keep Food-Nut products prominently displayed several weeks¹⁶⁰ ahead as reminders to your customers who may have become¹⁷⁰ acquainted with them the first time on Food-Nut Day.¹⁸⁰

Whenever traveling our way drop in at our town, both¹⁹⁰ to see Food-Nut products manufactured and to become personally²⁰⁰ acquainted with the people behind the products.

Please accept our²¹⁰ sincere wishes for continued success in all of your work.²²⁰

Yours very truly, (223—1.40)

247

Mr. C. L. Moore
11 South Ninth Street
Terre Haute, Indiana

Dear Sir:

We are carrying a small balance on our¹⁰ books covering repair work. Small accounts like this are very²⁰ easily overlooked but cost just as much to handle and³⁰ carry along as the large ones.

We would very much⁴⁰ appreciate a check by return mail covering these charges.

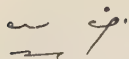
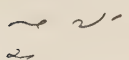
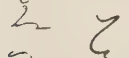
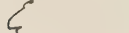
Yours⁵⁰ very truly, (52—1.41)

248

Mr. Nathan Berman
45 Butler Street
Cincinnati, Ohio

Dear Sir:

We are shipping the shoes to replace the¹⁰ goods mentioned in your letter of April 1.


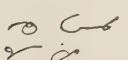
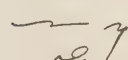


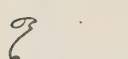
The error²⁰ in the original shipment was made because the numbers in³⁰ your order did not correspond with the goods you wanted.⁴⁰ We are sorry that this has inconvenienced you.

If you⁵⁰ cannot use the boots and rubbers of course we should⁶⁰ like to have you return them at our expense for⁷⁰ credit.

Very truly yours, (74—1.41)

249

Mr. John Blake
713 Jackson Avenue
Lincoln, Nebraska

Dear Mr. Blake:




Kindly permit us to extend to you¹⁰ a hearty welcome to our city, and a cordial invitation²⁰ to make this store your trading home.

We shall be³⁰ glad to have you trade with us, at your pleasure,⁴⁰ upon the monthly charge account which has been established for⁵⁰ your convenience. You have the assurance that our best efforts⁶⁰ will be exerted at all times to serve you acceptably.⁷⁰

Very truly yours, (73—1.41)

250

Mr. Edward Roche
40 Greenfield Street
Buffalo, New York

Dear Sir:

In answer to your letter of May 24,¹⁰ our representative called to see you but did not²⁰ find you in. However, he learned from your repre-

sentative, Mr.³⁰ Green, that you are not interested as a distributor.

As⁴⁰ we do not sell direct to the consumer we are⁵⁰ pleased to refer you to your local dealer who will⁶⁰ be glad to take care of your requirements with Columbia⁷⁰ merchandise.

We thank you for your inquiry.

Very truly yours,⁸⁰ (80—1.41)

251

Mr. Charles H. Emerson

215 Iris Street

West Palm Beach, Florida

Dear Sir.

We should like to call your special attention¹⁰ to the enclosed statement of \$149.36,²⁰ representing your overdue account.

Some of these³⁰ bills, as you will perceive, matured quite a long time⁴⁰ ago, and statements have been duly rendered for them.

At⁵⁰ the present late date we are, of course, anxious to⁶⁰ have all the fall bills straightened out. We solicit your⁷⁰ cooperation to the extent of seeing that your check is⁸⁰ sent promptly.

Very truly yours, (85—1.41)

252

Mr. E. F. Glover

25 Liberty Square

Philadelphia, Pennsylvania

Dear Sir:

Enclosed is a reprint of the camp editorial¹⁰ for May. We expect to distribute these from our

Service²⁰ Bureau and will be glad to supply you with a³⁰ number free of charge.

The June issue will announce the⁴⁰ Camp Essay Contest for next year. So many camp directors⁵⁰ have asked us to repeat the contest that we are⁶⁰ beginning publicity early and will furnish you with blanks by⁷⁰ the first week in July.

The month of May is⁸⁰ a crucial one for camp enrollments. Parents and children make⁹⁰ final plans for the summer in camp. The June *Cosmopolis*,¹⁰⁰ containing the contest announcement, is on sale May 10. Do¹¹⁰ not fail to be represented in this issue. Orders must¹²⁰ reach this office by March 30.

Yours truly, (128—1.41)

253

Mr. E. W. Fowler
46 Cedar Street
New York, New York

My dear Mr. Fowler:

Will you please have the fire¹⁰ insurance policy which you had issued on the loft which²⁰ we occupy and the contents therein canceled.

I thought it³⁰ might be possible to have a rerating made on this⁴⁰ building because the manufacturer of lace goods has vacated the⁵⁰ second floor, but it is now occupied by a manufacturer⁶⁰ of aprons, and I do not think the rate will⁷⁰ be any lower.

I hope this action will not cause⁸⁰ you any great inconvenience. If there is anything due

on⁹⁰ the policy I shall be glad to send you my¹⁰⁰ check on receipt of your bill.

Yours very truly, (109—1.41)

254

Messrs. Henry Priest & Company

25 Stuart Street

Boston, Massachusetts

Gentlemen:

We feel if we were to act on your¹⁰ request to reduce your fashion sheet order to 500²⁰ a month this would be most detrimental to your interests,³⁰ and are therefore not reducing your order until you have⁴⁰ had the opportunity to consider the matter from our viewpoint.⁵⁰

Your store, we believe, caters exclusively to women. Is there⁶⁰ any kind of advertising you can think of which appeals⁷⁰ more to the feminine mind than that dealing with the⁸⁰ current fashions?

A woman may notice in a newspaper ad.⁹⁰ something which would interest her, but nine chances out of¹⁰⁰ ten that newspaper is thrown in with the waste the¹¹⁰ following day. A store pamphlet in which there is something¹²⁰ of especial interest to her may fare somewhat better, but¹³⁰ with very few exceptions a fashion sheet is kept in¹⁴⁰ the home for some little time, and it is referred¹⁵⁰ to very often. It is used for more purposes than¹⁶⁰ many merchants realize, not only for selecting patterns, but for¹⁷⁰ reference as to various kinds of trimmings and dress accessories.¹⁸⁰

We notice you say you believe 500 will be¹⁹⁰

plenty for you for distribution and we are wondering just²⁰⁰ how you are distributing the sheets at present. If you²¹⁰ are simply keeping them in your store to be taken²²⁰ by the customers as they come in, you are losing²³⁰ one of the best opportunities for advertising your store. You²⁴⁰ should make every fashion sheet you put out a sales²⁵⁰ producer for you, and you can easily do that if²⁶⁰ you make it a point to send out a part²⁷⁰ of your supply of sheets, either to charge customers or²⁸⁰ to a selected list of names, every month promptly on²⁹⁰ their receipt. If you could arrange to send a letter³⁰⁰ with them giving some special values that you are offering³¹⁰ at the time it would serve two purposes, and you³²⁰ would unquestionably find the result much more profitable than any³³⁰ newspaper advertising you could do.

Will you not try this³⁴⁰ method of distribution for awhile? We feel sure that it³⁵⁰ will bring a great many women to your store for³⁶⁰ patterns as well as other goods, and the increase in³⁷⁰ sales will more than please you.

Very truly yours, (379—1.41)

255

Miss Leila Judson
23 Canada Drive
Boise, Idaho

Dear Madam:

We are sorry indeed that the toy furniture¹⁰ about which you wrote us was not entirely satisfactory. If²⁰ you will return it we shall be very glad to³⁰ give the matter prompt attention, and

endeavor to make the⁴⁰ exchange requested.

May we ask you to let us know⁵⁰ whether the order for doll carriages was a paid or⁶⁰ a C. O. D. transaction? If paid, please send us⁷⁰ your receipt covering the purchase, and let us know if⁸⁰ you still wish this merchandise.

You may be assured that⁹⁰ our best efforts will be used to close the matter¹⁰⁰ satisfactorily.

Yours very truly, (104—1.42)

256

Mr. John M. Blair

Hartford, Connecticut

Dear Sir:

Probably you have the same ambitions that most¹⁰ fathers have. One of your real pleasures in life consists²⁰ of picturing your youngster graduating from high school and then³⁰ from college.

Occasionally you are troubled a bit as to⁴⁰ where all the money is coming from. You would feel⁵⁰ better if there were a little fund piling up somewhere⁶⁰ that would be all ready when it is wanted.

This⁷⁰ is just exactly what we can help you accomplish under⁸⁰ our new plan. Briefly, it consists of a nicely adjusted⁹⁰ arrangement of compound interest and savings combined in such a¹⁰⁰ way that there will be a fund for education when¹¹⁰ the time comes, whether you are alive or not.

We¹²⁰ will send you a statement at regular intervals of the¹³⁰ amount to set aside and arrange it so that, at¹⁴⁰ whatever age you name, the

amount needed will be ready.¹⁵⁰ If extended illness or serious accident should prevent you from¹⁶⁰ carrying out your plan, there are certain provisions under which¹⁷⁰ we guarantee to complete the fund for you.

Full particulars¹⁸⁰ can be furnished if you will send us your date¹⁹⁰ of birth on the enclosed card. You will not be²⁰⁰ obligated to us in the slightest, and perhaps the one²¹⁰ who calls you "Dad" may have cause to be grateful²²⁰ because you investigated.

Very truly yours, (226—1.42)

257

Mr. George P. Jackson
1018 Walnut Street
Philadelphia, Pennsylvania

Dear Sir:

At this time of the year when it¹⁰ is necessary to renew automobile licenses there is generally much²⁰ confusion and sometimes people are put to more or less³⁰ inconvenience.

With the idea of saving you trouble in the⁴⁰ matter, if you will be good enough to fill out⁵⁰ the information on the 1927 license blank⁶⁰ enclosed, and return to me, I shall be glad to⁷⁰ procure your license plates and card for you.

I shall⁸⁰ hold the license plates and card here until you call⁹⁰ for them or, if you prefer, I will deliver them¹⁰⁰ to you personally.

Please feel free to accept this service¹¹⁰ because I shall take great pleasure in doing it for¹²⁰ you.

Very truly yours, (124—1.42)

258

Mr. William F. Blake
2514 Harrisburg Avenue
Houston, Texas

Dear Sir:

In accordance with your request we are sending¹⁰ you herewith abstract of title in connection with Loan No.²⁰ 458 together with receipt for same, which³⁰ please sign and return to us.

As we shall have⁴⁰ to look to you for the safe return of this⁵⁰ abstract, we would suggest that you obtain a deposit sufficient⁶⁰ to protect yourself in the matter before turning the abstract⁷⁰ over to the party desiring to use it.

If the⁸⁰ property is sold, will you please inform us of the⁹⁰ name and financial standing of the new owner, and also¹⁰⁰ the sale price. Also please send the usual slip to¹¹⁰ be attached to the insurance, evidencing the change of ownership.¹²⁰

Kindly return abstract of title as soon as it has¹³⁰ served its purpose.

Very truly yours, (136—1.42)

259

Mr. William C. Miller
235 Cedar Street
Bangor, Maine

Dear Sir:

We're not getting all the tire business in¹⁰ town. We never expect to.

But we're getting our share²⁰ and our business is growing constantly.

The reason for this³⁰ is that car owners have

✓ ✓
 ✓ ✓
 ✓ ✓

found our location is convenient,⁴⁰ our service prompt, efficient, and courteous, our merchandise of the⁵⁰ highest quality, and our prices surprisingly low.

✓ ✓
 ✓ ✓

As a matter⁶⁰ of fact—and we realize it sounds pretty strong—if⁷⁰ every car owner in town who is not buying from⁸⁰ us really knew what we had to offer we'd come⁹⁰ pretty close to having a monopoly on the tire business¹⁰⁰ here.

✓ ✓
 ✓ ✓

We honestly believe this because we're already selling scores¹¹⁰ of the brainiest tire buyers in town—smart people who¹²⁰ look twice and think three times before they buy anything.¹³⁰

If we can satisfy them and keep on doing it,¹⁴⁰ we can please you too.

Yours very truly, (148—1.42)

260

Messrs. R. Barnet & Company

Shipman Building

Montross and Ravenswood Avenue

Chicago, Illinois

✓

Gentlemen:

✓

We thank you for your order of August 29.¹⁰

✓ ✓

Before filling this order we thought it best to²⁰ write you about your account. Do you realize that your³⁰ previous account for \$175 is now⁴⁰ overdue nearly four months? It may have been overlooked, although⁵⁰ your attention has been called to it several times.

✓ ✓
 ✓

✓ ✓
 ✓

We⁶⁰ are pleased to grant our customers reasonable accommodations, but when⁷⁰ we allow them to keep ordering more goods without settling⁸⁰ for their old obligations we feel that we are

doing⁹⁰ ourselves and our customers injustice.

Please understand that we appreciate¹⁰⁰ your business very much, and that we try to merit¹¹⁰ it by the quality of the goods we sell and¹²⁰ the service we render. We hope, therefore, that you will¹³⁰ send us your check for this old amount by return¹⁴⁰ mail. Upon its receipt we shall give your new order¹⁵⁰ prompt attention.

We hope you will look at this matter¹⁶⁰ in the same light as we do and that you¹⁷⁰ will give us your sincere cooperation.

Yours very truly, (179—1.42)

261

Mr. Warren Houston

Regina Hotel

Los Angeles, California

Dear Mr. Houston:

You can well believe how pleased I¹⁰ was the other day when the manager of my department²⁰ complimented me on my record for 1926.³⁰ The credit, though, is not mine, for without the assistance⁴⁰ which you and my other clients have given me I⁵⁰ should never have been able to make such a good⁶⁰ showing.

Our November sales were 22.8 per⁷⁰ cent ahead of 1925, the best previous⁸⁰ year; December is starting off at a rapid pace, and⁹⁰ now I am thinking of 1927, and¹⁰⁰ planning, with your help, to accomplish even more next year.¹¹⁰ I want to increase my usefulness to my clients, and¹²⁰ to continue to help them plan their investments wisely and¹³⁰ safely.

Many of my most valued accounts have

come to¹⁴⁰ me through the recommendation of my clients. I shall greatly¹⁵⁰ appreciate your giving me, on the enclosed card, the names¹⁶⁰ of two or three of your relatives or friends to¹⁷⁰ whom I may present our splendid list of January offerings.¹⁸⁰

By giving me also an idea of your own January¹⁹⁰ plans, you will enable me to give you advance information²⁰⁰ of the issues we shall have available—as strong and²¹⁰ attractive a selection of bonds as we have ever offered.²²⁰

A stamped return envelope is enclosed for your reply, and²³⁰ I am looking forward to hearing from you soon.

Sincerely²⁴⁰ yours, (241—1.42)

262

Mr. Melvin F. Whitlock
124 Silver Street
Springfield, Massachusetts

Dear Sir:

We trust that we shall this year again¹⁰ have the privilege of caring for the baggage of your²⁰ campers. We would suggest that, as soon as you determine³⁰ on what date you desire the baggage called for, you⁴⁰ inform us, so that we may make reservations of service.⁵⁰

To enable us to comply with the railroad's regulations, the⁶⁰ list of names and addresses at which calls are to⁷⁰ be made must also show the number of passengers from⁸⁰ each address and must follow immediately after the name. If⁹⁰ the passenger is between five and twelve years of age,¹⁰⁰ notation should read "1½." If over

twelve years "1,"¹¹⁰ "2," etc., as may be the case.

The passengers should¹²⁰ be instructed in your notices that, in order to insure¹³⁰ that the baggage reaches camp at the desired time, it¹⁴⁰ must be ready for delivery to our driver on the¹⁵⁰ day on which you instruct us to make the call.¹⁶⁰ This is for the mutual advantage of all concerned.

Baggage¹⁷⁰ checks are now ready and we shall be glad to¹⁸⁰ make delivery of them to you upon receipt of your¹⁹⁰ campers' list. We request that this be in our hands²⁰⁰ as early as possible and at least several days before²¹⁰ the baggage moves, to enable us to have the calls²²⁰ properly routed for attention.

Transportation should be submitted to us²³⁰ after it is purchased to enable us to secure the²⁴⁰ record necessary for us to comply with rules of the²⁵⁰ railroad company's baggage departments.

We assure you of our desire²⁶⁰ to cooperate with you to the end that the baggage²⁷⁰ of your campers may reach destination promptly and at the²⁸⁰ time you desire.

Yours very truly, (286—1.42)

263

Mr. John L. Rogers
225 Springfield Avenue
Newark, New Jersey

Dear Sir:

I have your bill dated July 14, requesting¹⁰ that we refund to you \$3.50 to²⁰ cover payment of unused staterooms, New York to Albany, Nos.³⁰ 240 and 250.

Before we can⁴⁰ make this refund it will be

necessary that you forward⁵⁰ to this office these unused stateroom tickets.

Yours very truly,⁶⁰ (60—1.43)

264

Mr. Dan H. Russell
213 East Sixteenth Street
Kansas City, Missouri

Dear Sir:

Will you please send us a copy of¹⁰ your financial statement so that the record of your credit²⁰ condition in our files may be completed and brought up³⁰ to date.

The form on the back of this letter⁴⁰ is provided for the purpose. Please fill out this form⁵⁰ in full and mail it to us in the enclosed⁶⁰ envelope.

Your statement will be held as strictly confidential and⁷⁰ will not be published or circulated in any way.

Your⁸⁰ reply, by return mail, will be appreciated as there are⁹⁰ members requesting recommendations on orders placed.

Yours very truly, (99—1.43)

265

Messrs. H. H. Barton & Sons
2154 Lawrence Avenue
Chicago, Illinois

Gentlemen:

We wish that we could accept the merchandise which¹⁰ you would like to close out of your stock, as²⁰ suggested in your letter of October 12. If we knew³⁰ of outlets for these goods we would

be glad to⁴⁰ dispose of them for you. Even though they are but⁵⁰ slightly shopworn, you will appreciate the fact that they cannot⁶⁰ be sold for new goods, and consequently they would be⁷⁰ valueless for our distribution.

Please remember that we always try⁸⁰ to co-operate with our dealers. In this particular case we⁹⁰ believe that you will understand our position.

Very truly yours,¹⁰⁰ (100—1.43)

266

Mr. Willis D. Sells
1216 Franklin Avenue
Houston, Texas

Dear Sir:

We are mailing you a booklet which contains,¹⁰ with other matter of interest to you as a stockholder²⁰ in this company, a picture of our new warehouse in³⁰ which we are already storing the few vans we have⁴⁰ in Austin, and where we expect to begin general business⁵⁰ about April 1.

The building promises to be admirably adapted⁶⁰ to our needs. We hope that our stockholders will visit⁷⁰ it and see for themselves their property.

A settlement with⁸⁰ contractors has not yet been reached, but we know that⁹⁰ the cost of land and warehouse will not be less¹⁰⁰ than \$130,000. All payments are being¹¹⁰ arranged for and the company will begin its storage business¹²⁰ with no indebtedness other than the mortgage loans of \$50,000.¹³⁰

The directors take this opportunity to thank the¹⁴⁰ stockholders for their support of the com-

pany, and to ask¹⁵⁰ their help in securing business for the new warehouse.

Yours¹⁶⁰ truly, (161—1.43)

267

Messrs. George I. Hunt & Company

26 North Main Street

Fall River, Massachusetts

Gentlemen:

We read with considerable interest of your acquisition of¹⁰ the Keen Style Shop's business and your plans to increase²⁰ the size of your present departments. We are pleased to³⁰ learn this evidence of the expansion of your business, and⁴⁰ join in wishing you still further success.

In so far⁵⁰ as your pattern department is concerned, you know we are⁶⁰ eager to work with you to maintain the high standard⁷⁰ of service which has enabled your business to grow to⁸⁰ its present proportions, so please do not hesitate to call⁹⁰ on us when we can be of assistance.

Yours very¹⁰⁰ truly, (101—1.43)

268

Mrs. Ruth E. Danielson

720 Riverside Drive

New York, New York

Dear Mrs. Danielson:

Pardon the seeming persistence, but this third¹⁰ letter would probably never go into the mails were it²⁰ not for the fact that we value your patronage; that³⁰ we are eager to have you with us again, satisfied.⁴⁰

3 1 4
—
2 2
2 2
2 6
—
— 6
— 6
— 6

We have carefully searched our records to discover whether some⁵⁰ inconvenience reported by you had not been attended to; but⁶⁰ we find nothing, no mention of any kind. And this⁷⁰ makes us wonder why you have not made a purchase⁸⁰ here for the past several months. We feel that we⁹⁰ can please you with large, varied stocks, with intelligent service,¹⁰⁰ with experience in markets here and abroad, with prices which¹¹⁰ are moderated to a fair level because of the enormous¹²⁰ buying power of seven great stores!

If we have given¹³⁰ you reason for withdrawing your patronage, we would deem it¹⁴⁰ a favor to have you tell us so on the¹⁵⁰ enclosed card. We will make amends.

On the other hand,¹⁶⁰ if you have had no need recently of what we¹⁷⁰ have to offer, will you let us have your assurance.¹⁸⁰ It will be appreciated!

Sincerely yours, (186—1.43)

269

Messrs. Mitchell & Sullivan
305 South Fourth Street
Minneapolis, Minnesota

Gentlemen:

2 2
2
2 2
2 2
2 2
2 2

You can have as large a line of credit¹⁰ as your financial statement warrants. This puts you in position²⁰ to secure orders and sell without concerning yourself as to³⁰ where the cash will come from to cover your peak⁴⁰ business in the fall and winter.

2 2
2 2
2 2

The elasticity of our⁵⁰ service gives you capital in any amount, as often and⁶⁰ for as long a period as required.

Use our money⁷⁰ to discount your own bills—our charges are considerably less⁸⁰ than the discounts you are able to obtain. You can⁹⁰ purchase to far greater advantage, and you will become a¹⁰⁰ preferred customer of those from whom you purchase merchandise.

Our¹¹⁰ cash is available the day you ship the goods.

Let¹²⁰ our man have thirty minutes of your time so that¹³⁰ he may show you how to finance your business in¹⁴⁰ exact proportion to your shipments.

The enclosed card is for¹⁵⁰ your convenience—it brings full details—no obligation. Learn what¹⁶⁰ we have to offer.

Very truly yours, (167—1.43)

270

Mr. Spencer Walker
210 East Boyd Street
Los Angeles, California

Dear Sir:

Will you please send us a copy of¹⁰ your financial statement so that the record of your credit²⁰ condition in our files may be completed and brought up³⁰ to date.

Some of the information received at this center⁴⁰ indicates that you have been slow in your payments. We⁵⁰ beg to assure you that we are anxious to cooperate⁶⁰ with you in preserving the best possible credit relationship between⁷⁰ you and the houses from which you make your purchases.⁸⁰

Your statement will be held as strictly con-

2 e confidential and will⁹⁰ not be published or circulated in any way.

2 We hope¹⁰⁰ that you will, therefore, give us this information promptly and¹¹⁰ freely.

g e The form on the back of this letter is¹²⁰ provided for the purpose.

Yours truly, (126—1.44)

271

Mr. R. H. Whitehead
29 Tremont Street
Boston, Massachusetts

Dear Sir:

al Your letter asking us to make immediate shipment¹⁰ of your order has been received.

2 2j We have instructed our²⁰ warehouse to ship the goods at once. They should arrive³⁰ promptly.

Yours very truly, (34—1.44)

272

Mr. Oscar R. Houston
105 Globe Street
St. Louis, Missouri

Dear Sir:

2 From your letter requesting that we send you¹⁰ the original bill of lading covering our shipment of December²⁰ 6 we assume you wish to enter a claim against³⁰ the transportation company for some shortage or damage. As we⁴⁰ have a special department for handling claims against the railroads,⁵⁰ we shall be glad to turn your claim over to⁶⁰ that department if you so desire.

If you will send⁷⁰ us the original freight bill with a notation of the⁸⁰ shortage or damage, signed by the railroad agent, and also⁹⁰ inform us of the number of packages and brands involved,¹⁰⁰ we shall be pleased to enter the claim for you¹¹⁰ and credit your account.

We are taking the liberty of¹²⁰ offering our services in this way as most of our¹³⁰ customers prefer to have us present their claims. If, however,¹⁴⁰ you wish to attend to the matter yourself, we shall¹⁵⁰ be pleased to furnish the bill of lading on hearing¹⁶⁰ further from you.

Yours very truly, (166—1.44)

273

Mr. Albert Moss

Tyler Hill

Wayne County, Pennsylvania

My dear Mr. Moss:

A copy of our general price¹⁰ list is being mailed to you under separate cover. In²⁰ this list you will find quoted the largest assortment and³⁰ widest variety of groceries offered by any concern in America.⁴⁰ The values are the best that are to be had.⁵⁰

We have every facility for serving you promptly and satisfactorily.⁶⁰ We hope to have the benefit of your consideration and⁷⁰ to be favored with the order for your camp.

May⁸⁰ I not repeat the invitation to come to our place⁹⁰ and look our plant over? We shall be very glad¹⁰⁰ to send for you at any time that will fit¹¹⁰ in with your convenience.

It was a pleasure to meet¹²⁰ you, Mr. Moss.

I hope that we may become better¹³⁰ acquainted.
Very truly yours, (134—1.44)

274

Mr. Raymond H. Carter
235 Green Street
Syracuse, New York

Dear Mr. Carter:

Thank you for your letter of August¹⁰ 8 in answer to our suggestion for continuing the operation²⁰ of your department. We are very much disappointed that you³⁰ still feel as you do about canceling the agreement, for,⁴⁰ apart from the dollars and cents involved in our transaction,⁵⁰ up to the present such a spirit of friendliness has⁶⁰ been maintained that it will cause us real regret to⁷⁰ draw our relations to a close.

No doubt other representation⁸⁰ can be obtained, but that is beside the point in⁹⁰ this instance. We were extremely anxious to remain actively associated¹⁰⁰ with you, and if it had been at all possible¹¹⁰ to make the change in rates which would insure that¹²⁰ continuance we would have made it without any hesitation, but¹³⁰ unfortunately, it could not be done.

You have definitely decided¹⁴⁰ to discontinue, Mr. Carter? If you have, then we want¹⁵⁰ to thank you now for the business you have given¹⁶⁰ us, and to wish you success in the future. It¹⁷⁰ has been a pleasure to do business with you. We¹⁸⁰ would be glad indeed to resume relations should you ever¹⁹⁰ think of placing our product on sale again.

Very sincerely,²⁰⁰ (200—1.44)

275

Mrs. M. E. Quigley
65 Erie Street
Erie, Pennsylvania

Dear Madam:

Thank you for your letter of September 14.¹⁰
Our business is, of course, strictly wholesale and
confined to²⁰ the supplying of dealers. We
assume that you are not³⁰ a dealer.

We should be very glad to put you⁴⁰ in touch
with a dealer if you will tell us⁵⁰ where you do your
buying.

We appreciate your consideration, although^c
we cannot serve you directly.

Very truly yours, (68—1.44)

276

Mr. H. M. Fisk
322 Carpenter's Building
Houston, Texas

Dear Sir:

The employer's renewal statement for the
renewal of¹⁰ this bond has not yet been received
by us. You²⁰ will recall an earlier letter from us
requesting your special³⁰ attention to the matter.

The statement is not long, and⁴⁰ calls for
nothing that was not understood and agreed to⁵⁰
when the bond was issued. We should suppose,
therefore, that⁶⁰ it would not be difficult to obtain
the statement. If,⁷⁰ however, that is not so, and
if you cannot get⁸⁰ the statement, please return
the renewal for cancellation.

Yours truly,⁹⁰ (90—1.45)

277

The H. K. McCann Company
124 Florence Street
Milwaukee, Wisconsin

Gentlemen:

This is to acknowledge your notation on our letter¹⁰ of December 22.

We are unable to locate any²⁰ unpaid charges on your account and regret that an invoice³⁰ should have been forwarded to you after payment had been⁴⁰ made.

We thank you for calling the matter to our⁵⁰ attention.

Very truly yours, (54—1.45)

278

Mr. L. C. Eckman
335 Crown Street
Brooklyn, New York

Dear Sir:

The newest patterns in fashionable men's suits, designs¹⁰ now being worn by the smartly dressed Londoner, have just²⁰ come in.

We are desirous of acquainting you with our³⁰ new Men's Shop, which, incidentally, is the largest and finest⁴⁰ men's clothing department in Brooklyn, and we take this means⁵⁰ of introducing our \$29.50 suits, all⁶⁰ with two pairs of trousers—values which we believe are⁷⁰ the best to be found in Brooklyn.

There are plenty⁸⁰ of blues in the ever-smart serge, and in cheviots,⁹⁰ cassimeres, and finished and unfinished worsteds—and an abundance of¹⁰⁰

—e

new mixtures. Sizes are here for every type.

h b
e o

Come in¹¹⁰ and look them over—choose at your leisure—we know¹²⁰ you will be lastingly pleased with any suit you may¹³⁰ select, besides having the satisfaction of saving several dollars.

Very¹⁴⁰ truly yours, (142—1.45)

279

Mr. William L. Bank
Wisner Building
Rochester, New York

y.

Dear Sir:

h h
—
s
L d

As your report of April 14 about the¹⁰ 3A camera will be investigated immediately, you will hear²⁰ from us further in a few days. In the meantime³⁰ we can only say that we aim to give our⁴⁰ customers prompt and courteous attention. If we have failed in⁵⁰ your case we sincerely regret it.

Yours very truly, (59—1.45)

280

Messrs. Squires & Company
725 Martin Street
Milwaukee, Wisconsin

—e h

Gentlemen:

e
u e
?

Please remove and send us page 73 from¹⁰ your unsold spring fashion books, accompanying them with an invoice²⁰ showing the number of pages being returned. On receipt of³⁰ this matter full credit will be entered on your account.⁴⁰

H

The books you may then distribute as free

advertising matter⁵⁰ by getting them into the hands of those women to⁶⁰ whom you are unable to sell the current fashion book.⁷⁰

We feel sure each woman receiving a free fashion book⁸⁰ will be impressed with the beautiful styles illustrated, and subsequently⁹⁰ will return to purchase the current number.

Another good plan¹⁰⁰ would be to put a small announcement in your store¹¹⁰ windows that you will give a free fashion book, as¹²⁰ long as they last, to every woman visiting the pattern¹³⁰ department. In this way you could attract many women who¹⁴⁰ at present do not patronize your store.

Please be sure¹⁵⁰ to distribute these unsold books in such a way that¹⁶⁰ they will bring the best results for the department.

Yours¹⁷⁰ very truly, (172—1.45)

281

Mr. Hugh J. Boyd
486 Linden Avenue
Baltimore, Maryland

Dear Sir:

We think that you will be interested to¹⁰ learn that it is now more than two years since²⁰ your last eye examination.

If the glasses we made for³⁰ you at that time are still giving satisfaction you are⁴⁰ indeed fortunate, as most people require a change of glasses⁵⁰ every two years.

The noticeable increase in the number of⁶⁰ young folks wearing glasses, due largely to the strict supervision⁷⁰ by the school authorities over

the eyes of the children⁸⁰ under their care, demonstrates the great importance now being attached⁹⁰ to the proper care of the eyes.

It is a¹⁰⁰ well-known fact that defective vision is not only a¹¹⁰ great handicap in the ordinary pursuits of life, but that¹²⁰ eyestrain is often the direct cause of many physical ailments,¹³⁰ such as headaches, dizziness, nervousness, stomach trouble, and sleepiness.

We¹⁴⁰ would strongly urge that you call and have your eyes¹⁵⁰ examined. We have all the details of your last examination¹⁶⁰ to guide us in ascertaining what changes, if any, are¹⁷⁰ required.

Should you prove an exception to the rule and¹⁸⁰ not require a change of prescription, there will be no¹⁹⁰ charge for our services.

Very truly yours, (197—1.45)

282

Messrs. Porter & Coleman

125 Emporia Avenue

Jacksonville, Florida

Gentlemen:

Foss and Company have just issued a booklet, which,¹⁰ in reality, is a sales manual for retail clerks, dealing²⁰ with the subject of "How to Sell Shoes," written by³⁰ Mr. Clark, a member of our staff.

We are taking⁴⁰ the liberty of forwarding one of these books to you,⁵⁰ with the hope that you will take just a few⁶⁰ moments of your already busy day to scan the pages⁷⁰ of this book and to note how it treats everyday⁸⁰ problems and how specifically these problems are handled.

The book⁹⁰ is published naturally in the interest of selling our products,¹⁰⁰ but the book also is written in a very broad¹¹⁰-gauged way. We mean by that: The principles which apply¹²⁰ to selling our products also apply to every other commodity¹³⁰ sold in a retail store. The reading of this book¹⁴⁰ by a sales clerk insures a liberal selling education.

Too¹⁵⁰ often merchandise of merit is taken into a retail store,¹⁶⁰ placed in the department, and put on sale in a¹⁷⁰ very perfunctory manner without any attention being given to the¹⁸⁰ matter of the proper instruction to the salespeople on how¹⁹⁰ to sell it.

These books are issued to sales clerks²⁰⁰ everywhere who will ask for them. Our keen desire is²¹⁰ that those who receive the books will be more valuable²²⁰ to themselves and their employers and to society as a²³⁰ whole because of having read them.

Yours very truly, (239—1.45)

283

Mr. W. M. Western
225 Myrtle Avenue
El Paso, Texas

Dear Sir:

We thank you for the order for black¹⁰ oxfords given to our representative.

These oxfords are being made²⁰ especially for you, and from the present outlook we shall³⁰ be able to make shipment in about one week.

We⁴⁰ assure you the order will have every attention so as⁵⁰ to be sent as soon as possible.

Yours very truly,⁶⁰ (60—1.45)

Messrs. Joyce & Mattice
784 Courtland Place
Memphis, Tennessee

Gentlemen:

Thank you very much for your letter of August¹⁰ 6, acknowledging receipt of my telegram.

From every direction we²⁰ are receiving evidence of renewed confidence in the betterment of³⁰ business conditions. That great market, the farmers, which has been⁴⁰ stagnant for several years, is undoubtedly going to be very⁵⁰ active during this year and next. The political horizon looks⁶⁰ clear because, no matter which way the election goes, there⁷⁰ will be a man at the head of the Government⁸⁰ definitely interested in preserving good business conditions.

This being the⁹⁰ case, business should be very much on the mend by¹⁰⁰ the middle of September and the first of October. Don't¹¹⁰ you believe that that is definitely the time to be¹²⁰ on hand to tell your sales message? As I thought¹³⁰ you would agree with me, I wired asking you to¹⁴⁰ authorize me to reserve space for you in the October¹⁵⁰ issue of our periodical.

I am afraid that your decision¹⁶⁰ by the 15th is going to be too late, as¹⁷⁰ you know that the closing date is August 11.

If¹⁸⁰ I knew definitely on that date that you were going¹⁹⁰ to use space, I could allow you four, five, or²⁰⁰ six days' time to get your copy into Detroit, but²¹⁰ I do not believe that the people in Detroit will²²⁰ want to wait until August 15 to know whether you²³⁰ are going to use space and

then wait five more²⁴⁰ days for copy, because this would hold up the entire²⁵⁰ production and make-up of the book.

Won't you, therefore,²⁶⁰ give this your immediate consideration so that you can wire²⁷⁰ me at our expense on Monday, the 11th, whether or²⁸⁰ not you will use space?

Yours very truly, (288—1.45)

285

Mr. George W. Marshall
35 Whitney Place
Buffalo, New York

Dear Sir:

Year after year Maynards of ten, twelve, and¹⁰ even fifteen years ago are rendering their present owners a²⁰ high rate of service, either as taxis or, in a³⁰ great number of cases, as personal cars. Day in and⁴⁰ day out Maynard Sixes and Maynard Eights are affording their⁵⁰ owners the very best form of motor transportation available, and⁶⁰ they will continue to do so for ten or more⁷⁰ years to come. Nor are these statements mere propaganda, for⁸⁰ the proof is on our records and in the files⁹⁰ of the motor car registration sheets.

It is natural that¹⁰⁰ one should seek a reason for this high grade of¹¹⁰ endurance of the Maynard and its low degree of depreciation.¹²⁰ The reasons are two—the high quality of materials and¹³⁰ workmanship which go and have always gone into each Maynard;¹⁴⁰ and, second, the quality, extent, and economy of our service.¹⁵⁰

We believe you know of the first reason

Y
w

w w

through our¹⁶⁰ letters to you and our reputation. In the following pages¹⁷⁰ you will read some interesting facts about the second. Will¹⁸⁰ you not turn now and see what is said concerning¹⁹⁰ one of the great securities you buy with a Maynard?²⁰⁰

Very truly yours, (203—1.45)

286

Mr. Charles E. Kennedy
409 Phoenix Building
Tacoma, Washington

w w

Dear Sir:

G
C
C
w
C

As another evidence of our personal, friendly, neighborhood¹⁰ service, we enclose a license application blank which you will²⁰ no doubt wish to use within the next few weeks³⁰ to obtain your next year's automobile license.

2
C
C
C

When you have⁴⁰ filled this in take it to the branch nearest you⁵⁰ as shown on the letterhead, ask for the manager, and⁶⁰ he will see that it is notarized for you without⁷⁰ charge.

Cordially yours, (73—1.46)

287

Mr. Clarence D. Newell
322 West Main Street
Louisville, Kentucky

Y
w
w
C

Dear Sir:

We are at a loss to account for¹⁰ your inattention to the numerous letters sent you on the²⁰ subject of your indebtedness.

As the balance of \$10³⁰ has been pending since

June, 1926, and⁴⁰ cannot be permitted to remain in its present status indefinitely,⁵⁰ we must request that a check be sent within ten⁶⁰ days to cover the amount.

We hope the matter will⁷⁰ receive the attention it deserves so that further correspondence will⁸⁰ not be necessary.

Yours very truly, (86—1.46)

288

Mr. Erwin A. Hamlin
115 West Commerce Street
Bridgeton, New Jersey

Dear Sir:

We should like to call your special attention¹⁰ to the enclosed statement of your overdue account, totaling²⁰ \$345.95.

The two charges³⁰ of March 11 matured on the 11th of May, and⁴⁰ are now considerably more than one month past due.

We⁵⁰ anticipate you will be good enough to cooperate with us⁶⁰ by sending remittance for the full amount promptly, and shall⁷⁰ expect it by return post without fail.

Very truly yours,⁸⁰ (80—1.46)

289

Messrs. E. V. Young & Company
235 Market Street
Newark, New Jersey

Gentlemen:

Permit me to apologize to you for having returned¹⁰ a check of Miss Florence Bardsley,

291

Mr. William A. Wilson
110 Park Street
Athol, Massachusetts

Dear Sir:

If you can recommend the risk of the¹⁰ assured, kindly write this policy promptly and forward it to²⁰ this office. The premium may be charged to us in³⁰ your next account, less brokerage, and we will look after⁴⁰ collection at this office.

If the enclosed forms do not⁵⁰ comply with Board Rules, kindly amend, so that after delivery⁶⁰ of policy we will not be called upon to secure⁷⁰ return of the document for correction.

If there are any⁸⁰ other desirable risks in your territory controlled by outside brokers⁹⁰ or agents and you will file with us a memorandum¹⁰⁰ thereof, we shall do what we can to assist you¹¹⁰ in procuring lines.

Yours very truly, (116—1.46)

292

Mr. William Mann
25 Runyan Street
Newark, New Jersey

Dear Sir:

It is my understanding that you expect to¹⁰ make a trip to Washington next month and in this²⁰ connection I wish to direct your attention to our personally³⁰ conducted three-day tour to Washington, leaving New York, Saturday,⁴⁰ September 1, all details of which are given in the⁵⁰ enclosed pamphlet.

2/6 109

Our tours are first class in every respect.⁶⁰ If you decide to take advantage of our tour of⁷⁰ September 1 and will so inform us, stating your preference⁸⁰ as to hotel, I shall be pleased to make the⁹⁰ necessary arrangements for your trip.

ep
— —

I hope that you will¹⁰⁰ be numbered among those on our tour of September 1¹¹⁰ and that you will not hesitate to call upon us¹²⁰ for any further information desired.

is

2

Yours very truly, (128—1.46)

293

Mr. John M. Carlton
116 Vine Street
Hartford, Connecticut

2/6 110

Dear Sir:

As you will see from the enclosed card,¹⁰ we are reserving for you a high-grade desk memorandum²⁰ pad in bronze-brocade leather and with a renewable filler.³⁰ It will be forwarded immediately upon receipt of the card⁴⁰ completed.

2/6 111
2/6 112
2/6 113
2/6 114
2/6 115
2/6 116
2/6 117
2/6 118
2/6 119
2/6 120
2/6 121
2/6 122
2/6 123
2/6 124
2/6 125
2/6 126
2/6 127
2/6 128
2/6 129
2/6 130
2/6 131
2/6 132
2/6 133
2/6 134
2/6 135
2/6 136
2/6 137
2/6 138
2/6 139
2/6 140
2/6 141
2/6 142
2/6 143
2/6 144
2/6 145
2/6 146
2/6 147
2/6 148
2/6 149
2/6 150
2/6 151
2/6 152
2/6 153
2/6 154
2/6 155
2/6 156
2/6 157
2/6 158
2/6 159
2/6 160
2/6 161
2/6 162
2/6 163
2/6 164
2/6 165
2/6 166
2/6 167
2/6 168
2/6 169
2/6 170
2/6 171
2/6 172
2/6 173
2/6 174
2/6 175
2/6 176
2/6 177
2/6 178
2/6 179
2/6 180
2/6 181
2/6 182
2/6 183
2/6 184
2/6 185
2/6 186
2/6 187
2/6 188
2/6 189
2/6 190
2/6 191
2/6 192
2/6 193
2/6 194
2/6 195
2/6 196
2/6 197
2/6 198
2/6 199
2/6 200

Frankly, we are taking this means of bringing to⁵⁰ your attention a plan which will create immediately a material⁶⁰ addition to your estate. It solves a problem which confronts⁷⁰ most of us at some period of our lives.

There⁸⁰ are some very unique features in it of special interest⁹⁰ to those who desire to provide for dependents and at¹⁰⁰ the same time enjoy financial security against advancing years.

We¹¹⁰ can supply you with the particulars as they apply to¹²⁰ you personally if you will return the card with your¹³⁰ date of birth.

Very truly yours, (136—1.46)

294

Mr. Walter M. Goldwyn
775 North Jackson Street
Danville, Illinois

Dear Sir:

We note that the three topcoats that we¹⁰ shipped you on October 4 were refused at the point²⁰ of destination. We should appreciate very much if you would³⁰ accept the package and return those coats that you cannot⁴⁰ use, for, as you probably know, the express company disclaims⁵⁰ all responsibility on shipments that are refused.

We wonder whether⁶⁰ you would not be willing to cooperate with us by⁷⁰ taking in those few coats, as we have already canceled⁸⁰ the lots that were still due on back order and⁹⁰ this will mean a loss to us. Our season on¹⁰⁰ light-weight topcoats is now practically over and we are¹¹⁰ working on heavy-weight goods exclusively, whereas your topcoat selling¹²⁰ season will not end for some time.

Any cooperation you¹³⁰ can extend to us in this instance will be very¹⁴⁰ much appreciated.

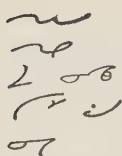
Very truly yours, (145—1.46)

295

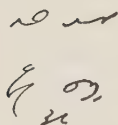
Mr. Paul W. Warner
442 Jackson Avenue
Astoria, Long Island

Dear Sir:

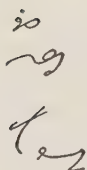
In keeping with the established policy of this¹⁰ firm to take care of our customers in spite of²⁰



adverse conditions, we have gone to a great deal of³⁰ trouble and expense to secure quantities of the best grades⁴⁰ of foreign anthracite coal in domestic sizes. We now have⁵⁰ on hand an ample supply of this coal and expect⁶⁰ further shipments as we require them.



Our organization is now⁷⁰ ready to take care of our trade throughout the winter⁸⁰ and to deliver to you the best anthracite coal obtainable⁹⁰ in the sizes which you have been accustomed to using,¹⁰⁰ and you do not have to take any substitutes from¹¹⁰ this company, if you do not so desire.



Do not¹²⁰ hesitate to call upon us. We assure you that your¹³⁰ orders will be gratefully received and promptly delivered. Either fill¹⁴⁰ in and return the enclosed order blank to us or¹⁵⁰ telephone your order direct to our office.

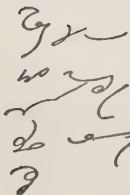
Very truly yours,¹⁶⁰ (160—1.46)

296

Mr. J. Gordon Anderson
512 River Street
El Paso, Texas



Dear Sir:



I send to you under another cover a¹⁰ comprehensive Rate Manual covering fidelity and surety bonds. You will²⁰ find that the rates are contained in loose leaves bound³⁰ together by means of fasteners, and thus removable at will.⁴⁰ Occasionally I shall send you pages containing rates for bonds⁵⁰ not listed before, and also pages containing new rates for⁶⁰ bonds already listed. These latter pages will take the place⁷⁰ of the

pages in the book as received by you.⁸⁰ On receipt of any new pages you will bind them⁹⁰ where the present pages are now and destroy the latter.¹⁰⁰

The Manual rates you will quote in all cases. You¹¹⁰ need not submit any bond proposition to us at all,¹²⁰ so far as the rate is concerned, but may quote¹³⁰ the Manual rate at once, with the understanding, of course,¹⁴⁰ that the risk will be assumed by us at the¹⁵⁰ Manual rate only if the papers prove satisfactory.

Yours truly,¹⁶⁰ (160—1.46)

297

Mr. Everett F. Place
304 Johnson Building
Charlotte, North Carolina

Dear Sir:

We are pleased to have you apply for¹⁰ the Guardian Health Service offered to new policyholders. Kindly fill²⁰ in the enclosed blank, mail it in the attached envelope,³⁰ and nothing else need be done by you.

You will⁴⁰ receive an individual letter of practical advice from the most⁵⁰ competent authority, the Life Service Institute. The life insurance medical⁶⁰ examination recently made in connection with your new policy, together⁷⁰ with the blank, will be used as a basis for⁸⁰ advice as to how to be healthy and active.

As⁹⁰ a part of Health Service No. 1, the monthly magazine,¹⁰⁰ "How to Live," will be mailed to you for one¹¹⁰ year.

By taking the Health Service, the standing of your¹²⁰ policy will not be affected in any way.

We extend¹³⁰ this service to you free of charge, for the benefit¹⁴⁰ of our policyholders as a body.

If you consider this¹⁵⁰ service helpful, we shall be glad to have you tell¹⁶⁰ your friends about it. If there is any feature that¹⁷⁰ can be bettered in your opinion, kindly let us know.¹⁸⁰

Yours truly, (182—1.46)

298

Mr. A. S. Gibbs

724 Fairfax Street

St. Louis, Missouri

My dear Mr. Gibbs:

Have you had an opportunity to¹⁰ talk to Mr. Dixon about our magazine? We are now²⁰ getting along towards the closing of the February issue. I³⁰ think that you will agree that February, March, April, and⁴⁰ May are four of the best months of the year⁵⁰ in which to advertise, and I sincerely hope that your⁶⁰ plans are maturing sufficiently to permit you to give real⁷⁰ serious consideration to using our publication.

The consensus of opinion⁸⁰ everywhere seems to be that we can look forward to⁹⁰ three or four years of unprecedented prosperity. By this I¹⁰⁰ do not mean that there are boom times ahead, but¹¹⁰ just a natural, conservative, normal business which is healthy for¹²⁰ the country as a whole.

Don't you think that now¹³⁰ is a pretty good time to give serious thought to¹⁴⁰ embarking on an advertising program? It won't take business men¹⁵⁰ long to discern the rosy hue in the business skyline,¹⁶⁰ and I know that you will want to be present¹⁷⁰ when they begin looking.

7 Won't you let me hear from¹⁸⁰ you at your convenience?

Very truly yours, (187—1.46)

299

Mr. William Scheer
High School of Commerce
New York, New York

Dear Friend:

2 I am anxious to establish contact with the¹⁰ students who have distinguished themselves particularly in the National Oratorical²⁰ Contest. You may have heard that the Constitution Club, which³⁰ originally was restricted to those who reached the National Finals,⁴⁰ has now been broadened in its scope so that those⁵⁰ who distinguished themselves in the state contests are now eligible⁶⁰ for membership.

3 The plan of organization provides for the enrollment⁷⁰ of former and present participants in the contest, whether they⁸⁰ are now in high school, college, or business. The object⁹⁰ of the club is to promote friendship between the members¹⁰⁰ in different parts of the country and to, so far¹¹⁰ as possible, advance the ideals of the contest. There will¹²⁰ be no dues. Meetings of members in the different cities¹³⁰ will be held only once or twice a year.

4 Although¹⁴⁰ the organization will be loose knit and informal in character,¹⁵⁰ I believe that it will be one in which, as¹⁶⁰ the years go on, you will find it worth while¹⁷⁰ to be a member. I hope, therefore, that you will¹⁸⁰ fill out and mail to me the blank below, so¹⁹⁰ that I may send you

additional information as to the²⁰⁰ progress of the club.

Sincerely, (205—1.46)

300

Mr. Rowland N. Trimble
142 Nassau Street
New York, New York

Dear Sir:

Life as it is now organized in our¹⁰ great centers of population could not exist without gas and²⁰ electric service. Their presence and proper functioning are important factors³⁰ in urban growth and development. We have only to look⁴⁰ about us to see how they are woven into the⁵⁰ fabric of our daily lives.

We press a button or⁶⁰ open a valve and await the resultant light or heat⁷⁰ with the same assurance that we await the rising of⁸⁰ tomorrow's sun, and we are not disappointed. Yet a miracle⁹⁰ is performed as much in the one case as in¹⁰⁰ the other, only the miraculous oft repeated becomes the commonplace.¹¹⁰

If familiarity in this case does not breed contempt it¹²⁰ at least breeds an attitude of indifference, and we venture¹³⁰ the opinion that few of the 5,000,000 people of¹⁴⁰ New York who have at their disposal every minute of¹⁵⁰ the day—every day of the year—our gas and¹⁶⁰ electric service ever give a thought to what it implies¹⁷⁰ or what goes into its making.

We believe that you¹⁸⁰ as a preferred stockholder are interested, and from time to¹⁹⁰ time, through this medium, we shall try to tell you²⁰⁰

about this company's enormous investment in land, plants, and equipment²¹⁰—how the money derived from the use of our service²²⁰ is expended, and about the devoted army of loyal, efficient²³⁰ employees who are helping to make this business a success²⁴⁰—in other words, what it means to serve New York.²⁵⁰

Very truly yours, (253—1.46)

301

Mr. C. L. Pearce

29 Church Street

Rochester, New York

Dear Sir:

Your health may be good today, but you¹⁰ have no assurance that it will continue so. Sickness not²⁰ only means a loss of time, but extra expense in³⁰ the way of doctors' bills.

At the suggestion of Mr.⁴⁰ George Martin, who is one of the members of this⁵⁰ Association, I wish to call your attention to the Travelers⁶⁰ Health Association and what it would mean to become a⁷⁰ member of it.

In the first place, we pay weekly⁸⁰ benefits for disability due to sickness, paying either for sickness⁹⁰ which confines the member within doors, or which disables the¹⁰⁰ member, even though he is not confined to the house.¹¹⁰

To the foregoing we have added a provision for benefits¹²⁰ for death or for the loss of a limb or¹³⁰ an eye from injuries received in a railroad, street car,¹⁴⁰ or steamship wreck.

Read the information on the back of¹⁵⁰ the application blank. You will find it interesting.

1
2-3
6

Note the¹⁶⁰ two plans—single benefits or double benefits. The leaflet, “Our¹⁷⁰ Plan Explained,” will give you just the information you want.¹⁸⁰ It explains our plan in detail. Before making up your¹⁹⁰ mind as to joining our Association, read the booklet from²⁰⁰ cover to cover and then decide for yourself.

pe
22

The opportunity²¹⁰ to protect yourself is yours for the asking, within your²²⁰ easy reach. Just fill out and mail to us today²³⁰ the enclosed application blank. As an extra inducement for you²⁴⁰ to act promptly, for the membership fee (\$2 or²⁵⁰ \$4) I offer insurance with all cost covered to²⁶⁰ May 1, 1927.

Send me your application²⁷⁰ by return mail.
Yours truly, (275—1.46)

302

Messrs. Taylor & Hamlin
1235 Cleveland Street
St. Paul, Minnesota

2-3
6

Gentlemen:

se
e
f
u
3
6 7

We have not the slightest doubt other firms can¹⁰ offer you better terms than we, but a better pattern²⁰ they cannot offer. *Pictorial Dress* is the acknowledged leader in³⁰ its field, and it is the salability you should consider,⁴⁰ not the terms offered by a pattern manufacturer. Your women⁵⁰ customers do not care at all what proposition you are⁶⁰ operating under, but they do care, and care a great⁷⁰ deal, what pattern you have to offer them. This fact⁸⁰ should receive your careful thought.

We make no attempt to⁹⁰ compete with other

pattern companies in so far as terms¹⁰⁰ are concerned, but we do offer you an honest proposition¹¹⁰ with the sale of the most popular pattern in the¹²⁰ country at a fair rate of discount. It is far¹³⁰ more to your advantage to stock a pattern in which¹⁴⁰ you are tolerably certain of a good volume of sales,¹⁵⁰ at a moderate discount, rather than a pattern on which¹⁶⁰ you receive a great discount and experience but little business.¹⁷⁰

The number of sales counts, since every pattern sale means¹⁸⁰ the opportunity to bring about further sales of dress goods,¹⁹⁰ and whatever materials are required for the making up of²⁰⁰ the garments. As a matter of fact, that is the²¹⁰ main purpose of a pattern department from the dry goods²²⁰ merchant's standpoint. No other pattern will give you the volume²³⁰ of sales obtainable with *Pictorial Dress*, so we feel sure²⁴⁰ you will decide to continue when you have thought the²⁵⁰ matter over at greater length.

Very truly yours, (258—1.46)

303

Mr. Gardner Osborn
25 Weybosset Street
Providence, Rhode Island

Dear Sir:


In thanking you for your inquiry of February¹⁰ 15, we take pleasure in sending you illustrations with this²⁰ letter.

The illustrations, while by no means comprising a complete³⁰ catalogue of our footwear, are new and representative styles, embodying⁴⁰ those commendable features of fashion, quality,



comfort, and beauty characteristic⁵⁰ of all our shoes.





The purpose of our mail-order⁶⁰ department is to provide an added service for those of⁷⁰ our patrons who may find it inconvenient to visit our⁸⁰ exhibit shops.



You may select your shoes from these illustrations⁹⁰ with the full assurance of perfect fit and complete satisfaction¹⁰⁰ in the shoes you choose.





Our models include footwear for¹¹⁰ street, formal, and dress occasions. Just fill in the enclosed¹²⁰ order blank and we shall be glad to serve you.¹³⁰

Yours very truly, (133—1.47)

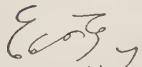
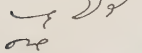
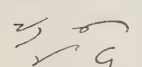
304

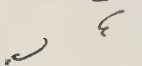
Mr. F. L. Jennings
1552 Hirsh Street
Chicago, Illinois

Dear Sir:




The water meter records of one of our¹⁰ largest cities indicate that 42 per cent of the²⁰ people in the city change their addresses annually.



Probably no³⁰ more impressive evidence of the need of a periodic revision⁴⁰ of mailing lists could be found. While it is a⁵⁰ common and very human weakness to put off from day⁶⁰ to day the notification of change of address, this neglect⁷⁰ sometimes proves costly. At best, it is an annoyance to⁸⁰ receive mail incorrectly addressed, and one which we wish to⁹⁰ spare our clients whenever possible.

To this end won't you¹⁰⁰ let us know if your

name and address as we¹¹⁰ have them are correct. Just make the proper notation on¹²⁰ the enclosed card and return it to us in the¹³⁰ self-addressed envelope.

Yours very truly, (136—1.47)

305

Messrs. William H. Webster & Company
1305 Cleveland Place
Denver, Colorado

Gentlemen:

We are pleased to receive your announcement of October¹⁰ 15 to the effect that you are going to give²⁰ agency commission, beginning with your January, 1927,³⁰ issue.

This is a very constructive step for you to⁴⁰ take. We know it will prove to your advantage, and⁵⁰ will be a great help in still further improving the⁶⁰ advertising situation today.

Very truly yours, (66—1.47)

306

Mr. Thomas J. Seward
455 Howard Street
San Francisco, California

Dear Sir:

Please read the enclosed advertisement, which I am¹⁰ sending you in advance of publication. It speaks for itself,²⁰ in describing what is perhaps the most sensational clothing event³⁰ we have ever staged.

Would you like to see these⁴⁰ woolens, and make your selection from them at the sale⁵⁰ price

before we announce the sale to the public? If⁶⁰ so, you may.

As an old and valued customer, I⁷⁰ extend my personal invitation to you to come in and⁸⁰ inspect this collection at a private preshowing. Come in this⁹⁰ week, as soon as you get this letter, or as¹⁰⁰ soon after as possible.

The conventions of advertising will not¹¹⁰ permit our describing this sale with the enthusiasm which I¹²⁰ know is warranted. In this letter, however, I want to¹³⁰ assure you that never has it been our privilege to¹⁴⁰ offer bigger values than now.

Please come in, present the¹⁵⁰ enclosed card, and see for yourself what my associates and¹⁶⁰ I are so genuinely proud to offer.

Very truly yours,¹⁷⁰ (170—1.47)

307

Messrs. Gardiner & Company
Seventh and Elm Streets
Cincinnati, Ohio

Gentlemen:

We attempted to show you in our last letter¹⁰ the importance of an appropriately designed letterhead, and the part²⁰ which it plays in creating the right sort of an³⁰ impression upon all who see it. Of course, the person⁴⁰ to whom your message is addressed is the first to⁵⁰ receive this impression. You do not know, however, how many⁶⁰ others whose good opinion you desire may see your letterhead,⁷⁰ and may pass judgment on it.

It is our part⁸⁰ to assist you to make the most

of opportunities thus⁹⁰ consistently afforded, and to represent you and your house as¹⁰⁰ you would be represented. Since 1850, we have¹¹⁰ followed the policy of "Quality First," and have as yet¹²⁰ had no reason to question its wisdom.

Lithographed letterheads are¹³⁰ very popular. The enclosed specimens show some of our work¹⁴⁰ of this type. We invite you again to sign the¹⁵⁰ card, and send us one of your letterheads, so that¹⁶⁰ we may present a suggestion for your consideration.

Very truly¹⁷⁰ yours, (171—1.47)

308

Messrs. Waldman Brothers
215 Collingwood Street
San Francisco, California
Gentlemen:

Attention of Miss Theresa Fenton

In comparing your daily¹⁰ fashion book sales with those of other agencies it seems²⁰ to us that you surely ought to sell many more³⁰ fashion books than at present, especially when we consider your⁴⁰ pattern sales.

Now, the average you ought to maintain is⁵⁰ one fashion book to every dollar's worth of patterns sold.⁶⁰ You can accomplish this by bringing the book to the⁷⁰ attention of every woman visiting the department.

Please remember a⁸⁰ large sale of the fashion book brings you a handsome⁹⁰ bonus check at the end of each season; therefore it¹⁰⁰ is to your interest to sell as many copies as¹¹⁰ possible.

We offer this bonus because we realize every

time¹²⁰ you sell a fashion book that book will sell some¹³⁰ patterns and it is, therefore, to your interest as well¹⁴⁰ as ours to get as many of these fashion books¹⁵⁰ into the hands of your customers as possible.

We shall¹⁶⁰ watch your future reports with interest and hope to see¹⁷⁰ a good substantial increase in your sales.

Yours very truly,¹⁸⁰ (180—1.47)

309

Mr. Frank L. Morse
601 Ninetieth Street
Richmond Hill, New York

Dear Sir:

Our driver was instructed to call for the¹⁰ linoleum that you wish to return. We are sorry that²⁰ you have been caused so much annoyance in connection with³⁰ this transaction. Arrangements will be made to refund the amount⁴⁰ of \$10.68.

Although it is our⁵⁰ aim to undersell our competitors 6 per cent at all⁶⁰ times, due to the large number of stores with which⁷⁰ we compete, and the great variety of merchandise, we are⁸⁰ apt to overlook some article, even though our shopping force⁹⁰ is on the alert. In such instances we appreciate the¹⁰⁰ cooperation of our patrons, and we are always glad to¹¹⁰ adjust our price and refund the difference when the matter¹²⁰ is called to our attention.

Our prices are subject to¹³⁰ change without notice, which is many times advantageous to our¹ customers because of our sales. This accounts

for the difference¹⁵⁰ in the price which you mentioned in your letter.

We¹⁶⁰ hope you will give us an opportunity of serving you¹⁷⁰ in the future, so that we may convince you of¹⁸⁰ our sincerity in offering the best values.

Yours very truly,¹⁹⁰ (190—1.47)

310

Mr. James Elliott

50 First Avenue

Evansville, Indiana

Dear Sir:

In asking you to subscribe to a new¹⁰ publication we realize that what suits someone else may not²⁰ suit you. This is particularly true of our magazine *Our*³⁰ *Times* because it is so utterly different from anything which⁴⁰ has hitherto been published.

So we have arranged, beginning next⁵⁰ week, to provide a limited number of short-term subscriptions⁶⁰ at \$1. We cordially invite you to avail yourself⁷⁰ of this opportunity to acquaint yourself with the "news-magazine⁸⁰ idea" upon which *Our Times* is founded.

The next twelve⁹⁰ issues will acquaint you with the paper, which a distinguished¹⁰⁰ American called "the greatest journalistic achievement of the century." And¹¹⁰ if this new paper, the news-magazine, can do for¹²⁰ you something which has never been done for you before,¹³⁰ you can let the acquaintanceship ripen into a useful friendship¹⁴⁰ of permanent value.

I am enclosing a stamped postcard. Fill¹⁵⁰

in the address at which you wish to receive *Our*¹⁶⁰ *Times*. Do not send the dollar now, simply mail the¹⁷⁰ card at your earliest convenience. The next twelve issues of¹⁸⁰ *Our Times* will come to you beginning at once.

Yours¹⁹⁰ truly, (191—1.47)

311

Mr. J. C. Peckham
Campbell Building
Tampa, Florida

My dear Mr. Peckham:

I am very sorry that you¹⁰ find it impossible to use the December issue of our²⁰ magazine because I think that issue is a truly good³⁰ one from a result-producing angle. However, if it is⁴⁰ impossible for you to get your plans so developed that⁵⁰ you can use the publication, we shall have to wait⁶⁰ until the next issue, which will be the January, 1927,⁷⁰ number.

I would like to see you use⁸⁰ our medium continuously, because I think it can be made⁹⁰ to prove most profitable. May I hope to hear from¹⁰⁰ you further about this matter?

Yours very truly, (108—1.48)

312

Messrs. Miller & Schaffer
439 Rhodes Avenue
Akron, Ohio

Gentlemen:

If you have ever had any desire to use¹⁶ beautiful die-embossed stationery such as is used

by so²⁰ many successful business firms, banks, and corporations, write us today.³⁰ Dismiss the idea of prohibitive cost if you have such⁴⁰ an idea, and let us at least show you what⁵⁰ we can do. We will send you samples without any⁶⁰ obligation on your part.

If you will write your inquiry⁷⁰ about the embossed stationery promptly on receipt of this letter,⁸⁰ we shall send you free with our reply two small⁹⁰ packages of our excellent carbon paper for you to try¹⁰⁰ as a complimentary acknowledgment of your courtesy in letting us¹¹⁰ show you what we have.

May we hear from you¹²⁰ by return mail?

Very truly yours, (126—1.48)

313

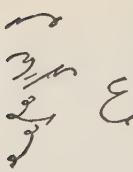
Mr. W. C. Alexander
204 East Redwood Street
Baltimore, Maryland

Dear Sir:

The descriptive booklet which we are sending you¹⁰ with this letter will give you some idea of the²⁰ character and scope of the Modern Business Course and Service.³⁰ It will lay before you a definite plan for increasing⁴⁰ not only your business income, but also the pleasure you⁵⁰ get out of your work.

Undoubtedly you will want the⁶⁰ further information that only a personal interview can give. Especially,⁷⁰ you will want to know just how the Modern Business⁸⁰ Course and Service will fit into your future business plans.⁹⁰

I am asking our representative, Mr. Russell.



to get in¹⁰⁰ touch with you and to give you this further information.¹¹⁰ He is a man well qualified to discuss your business¹²⁰ problems with you. We feel sure you will enjoy meeting¹³⁰ him and he will appreciate an opportunity to be of¹⁴⁰ service.

Yours very truly, (144—1.48)

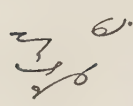
314

Mr. William B. Johnson

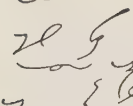
30 East Orange Street

Los Angeles, California


Dear Sir:



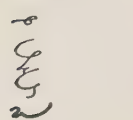
Inasmuch as your car needs painting, may we¹⁰ ask that you drive to our plant and let us²⁰ give you an estimate on your job, and show you³⁰ the class of work we are turning out. Quality with⁴⁰ us is the first consideration. We also aim to give⁵⁰ service by doing the work correctly and as promptly as⁶⁰ possible.



In a few days we give you a most⁷⁰ beautiful lacquer finish at a reasonable price, with all the⁸⁰ small refinements, such as tire and rim painting, revarnishing of⁹⁰ inside trim, vacuum cleaning of upholstery, etc., carried out to¹⁰⁰ the decimal point.



We remove completely all the old paint¹¹⁰ from the body and chassis and build up from the¹²⁰ bare metal and wood a durable and beautiful finish by¹³⁰ the application of successive coats of surfacer and lacquer, a¹⁴⁰ method which is being used by nearly all of the¹⁵⁰ automobile manufacturers, in preference to painting.



Seeing our process and¹⁶⁰ methods in operation is alone interesting enough to warrant a¹⁷⁰

few minutes of your time. A telephone call will bring¹⁸⁰ our representative to see you and explain our work.

We¹⁹⁰ hope that we may be able to serve you.

Yours²⁰⁰ truly, (201—1.48)

315

Mr. L. J. Nolan

225 Madison Avenue

Memphis, Tennessee

Dear Sir:

When I say that a credit man should¹⁰ exercise as much judgment in selecting his collection agency as²⁰ he does in extending credit, I speak from the heart.³⁰ This has been a preachment of mine for years. I⁴⁰ have addressed many credit organizations and bodies of business men⁵⁰ on this subject.

Hence, when I come seeking your business,⁶⁰ naturally I ask no favors for my organization. Before you⁷⁰ give us your business I want you to study the⁸⁰ facts in the case, as carefully as you would those⁹⁰ of an account seeking credit.

Inside this letter you will¹⁰⁰ find the outstanding facts of my business history—a partial¹¹⁰ picture of our clients selected to show the diversity of¹²⁰ the business whose collections we handle, our terms, and information¹³⁰ as to our reliability.

If, after careful consideration of these¹⁴⁰ facts, you feel that you would be willing to let¹⁵⁰ us render collection service to you, we shall be glad¹⁶⁰ to offer you special terms for a few initial cases,¹⁷⁰ by way of introduction.

Let me assure you of my¹⁸⁰ personal con-

sideration of your every case, and equal care in¹⁹⁰ handling your small matters as in your larger ones.

May²⁰⁰ we have the pleasure of serving you?

Very truly yours,²¹⁰ (210—1.48)

316

Messrs. Cornell & Company

415 Harney Street

Omaha, Nebraska

Gentlemen:

A short time ago, by request, we mailed you¹⁹⁰ our price list, which we hope has reached you. Have²⁰ you now all the information about our goods that you³⁰ desire, or can we be of further service?

When your⁴⁰ request for a catalogue was received we were in doubt⁵⁰ whether you desired it for the purpose of opening a⁶⁰ direct account with us, or merely for your convenience in⁷⁰ ordering from one of our distributors. Either way, we are⁸⁰ very glad to have your interest in our products.

It⁹⁰ is our belief that, because of our present efforts to¹⁰⁰ create a "fair margin of profit for the retailer," you¹¹⁰ should now be doubly interested in our line. We shall¹²⁰ do everything possible under the existing laws to accomplish this.¹³⁰

May we call your special attention to the numbers in¹⁴⁰ the catalogue which retail for \$1? While the larger¹⁵⁰ sizes are in constant demand, the four sizes mentioned are¹⁶⁰ especially choice ones to feature.

May we have your initial¹⁷⁰ order?

Yours very truly,

Manager Sales Department, (177—1.48)

317

Mr. Louis I. Kane
608 Locust Street
St. Louis, Missouri

My dear Mr. Kane:

May we have the privilege of¹⁰ taking care of the luncheon of your society again this²⁰ year, as we have done in the past?

We can³⁰ again promise you guaranteed Astorbilt service and cooperation that has⁴⁰ so pleased the members of your organization in previous years.⁵⁰ We feel sure that they have always looked back with⁶⁰ pleasure on their gatherings here. We hope we may have⁷⁰ the opportunity of giving them the same excellent service again.⁸⁰

The facilities of our banquet rooms, ball-rooms, and meeting rooms⁹⁰ are so arranged that we are able to give you¹⁰⁰ the best of attention. We shall be pleased to list¹¹⁰ your reservation at an early date, and you or other¹²⁰ members of your organization are most cordially invited to stop¹³⁰ in and arrange details at any time.

We trust that¹⁴⁰ we may have the pleasure of hearing from you.

Yours¹⁵⁰ very truly, (152—1.48)

318

Mr. Arthur W. Hill
428 South Hill Street
Los Angeles, California

Dear Sir:

One feature about *Business Men* that makes

it¹⁰ very interesting to the advertiser is its exceedingly low rate.²⁰

A black-and-white page in *Business Men* costs only³⁰ \$550 per insertion. Considering its circulation and⁴⁰ its rate, the cost per page per thousand readers amounts⁵⁰ to only \$3.43. Without question, *Business*⁶⁰ *Men* has the lowest rate in its field.

Because of⁷⁰ the low cost of using the magazine and the excellent⁸⁰ clientele it reaches, I feel sure that you will agree⁹⁰ that your use of *Business Men* for your advertising will¹⁰⁰ combine results with economy.

The August issue of the publication¹¹⁰ closes June 10. Don't you want to place your sales¹²⁰ message before the real buyers of the country? If so,¹³⁰ drop me a line reserving space in this issue or¹⁴⁰ ask me to write and tell you more about the¹⁵⁰ publication.

Yours very truly, (154—1.48)

319

Mr. S. J. Sherman
220 Linder Street
Scranton, Pennsylvania

Dear Mr. Sherman:

I learn that you have made no¹⁰ deposits to your thrift account since the initial deposit, and²⁰ feel that I would not be fulfilling my duty to³⁰ you if I did not express my disappointment.

You have⁴⁰ manifested a desire to be different than the great mass⁵⁰ of people who, when they have money in their pocket,⁶⁰ feel the desire to spend it, no matter how or⁷⁰ for what purpose,

whether for something worth while or worthless,⁸⁰ so long as they spend it.

In this way, they⁹⁰ get nowhere. To be sure, they enjoy the pleasures of¹⁰⁰ today, but at the same time they are depriving themselves¹¹⁰ of the greater pleasures of tomorrow.

You may anticipate a¹²⁰ vacation trip, a home, or one of many sensible luxuries,¹³⁰ or possibly you might consider it good policy to protect¹⁴⁰ yourself against future sickness or other indispositions, and the only¹⁵⁰ way to be prepared for them is through systematic saving.¹⁶⁰

Why not try it for awhile, and see how much¹⁷⁰ real satisfaction comes from the realization of your growing accumulation¹⁸⁰ of a snug reserve fund.

Deposit regularly a dollar or¹⁹⁰ two, and you will be amazed to see how it²⁰⁰ increases; then when you want to use your money for²¹⁰ a specific purpose it is here at your command.

I²²⁰ shall be gratified, indeed, if you become one of our²³⁰ regular depositors, and assure you of a very cordial welcome²⁴⁰ every time you make a deposit.

Very cordially yours, (249—1.48)

320

Messrs. Harvey D. Ward & Company
824 Canal Street
New Orleans, Louisiana

Gentlemen:

Attention of Mr. H. D. Ward

We regret to¹⁰ note your feeling toward us and our patterns.

Unfortunately, at²⁰ the time we decided upon the reduction in the price³⁰ of patterns we did so on an erroneous computation of⁴⁰ cost. We omitted certain items from our calculations which, when⁵⁰ considered, convinced us that we could not continue to produce⁶⁰ patterns for sale at a lower price than 45⁷⁰ cents without suffering a substantial loss.

It is only too⁸⁰ true that conditions such as you mention prevail today in⁹⁰ various parts of the country, and added to them is¹⁰⁰ the fact that the present styles enable a woman to¹¹⁰ make a number of garments by the use of a¹²⁰ single pattern. She need only vary the trimmings to complete¹³⁰ a wardrobe.

All these things tend to affect the pattern¹⁴⁰ business adversely at this time, but as this business, like¹⁵⁰ many other things in life, moves in cycles, patterns are¹⁶⁰ bound to have their innings again just as has happened¹⁷⁰ many times in the past.

We have just issued some¹⁸⁰ very attractive posters which are cut out so that your¹⁹⁰ own material may be placed inside to give the effect²⁰⁰ of a dress made of the actual goods. We have²¹⁰ also issued a very unusual poster of refined and attractive²²⁰ style for display in the window. We are sending this²³⁰ poster to you together with instructions showing just how it²⁴⁰ is set up. These are sales helps which we feel²⁵⁰ sure will reflect benefit upon the pattern department of your²⁶⁰ store.

We hope that the results will cause you to²⁷⁰ feel more kindly toward the department.

Very truly yours, (279—1.48)

321

Messrs. Parsons & Conroy
74 Spruce Street
Minneapolis, Minnesota

Gentlemen:

Last week we wrote you regarding information about the¹⁰ cuts used in printing the Courier Bulletins, a sample of²⁰ which we enclosed with our letter.

Will you please inform³⁰ us as quickly as possible what your records show regarding⁴⁰ these cuts. Our client is inquiring every day for this⁵⁰ information, and we do not like to have the matter⁶⁰ drag.

We thank you for your attention to this request.⁷⁰

Very truly yours, (73—1.49)

322

Mr. Franklin Bowman
2024 Wabash Avenue
Chicago, Illinois

Dear Sir:

We regret very much to hear of the¹⁰ damage caused by the punctured can of collodion, to which²⁰ you referred in your letter of October 15. We thank³⁰ you, however, for telling us about it, as this experience⁴⁰ will prompt us to use greater care in future shipments.⁵⁰

On October 27 we sent you by express another⁶⁰ can of collodion and new cartons to replace those which⁷⁰ were damaged.

Very truly yours, (75—1.49)

323

Mr. Norman Gardner
415 East Bannock Street
Boise, Idaho

Dear Sir:

Your attention is called to the fact that,¹⁰ in revising the schedule bonds, the employer has fixed our²⁰ aggregate liability at an amount which does not warrant continuance³⁰ of the existing rate, which was based upon a larger⁴⁰ volume. Before we prepare the new schedule or bill you⁵⁰ at the increased rate you will doubtless wish to make⁶⁰ certain that the employer has considered this aspect of the⁷⁰ case.

We return the revised list for further amendment, in⁸⁰ case the employer should decide to increase the schedule volume⁹⁰ so that the existing rate may be maintained.

Yours truly,¹⁰⁰ (100—1.49)

324

Mr. H. C. Bennett
402 South Walnut Street
Muncie, Indiana

Dear Sir:

Sometime ago Mr. J. W. Foley applied to¹⁰ us for a bond, and stated that you were well²⁰ acquainted with him and could inform us concerning him. We³⁰ sent you our customary printed form accordingly, afterward duplicating the⁴⁰ communication.

Since we have received no word from you we⁵⁰ fear that your knowledge of the applicant

is of such⁶⁰ a nature that you cannot recommend him. We hope that⁷⁰ you will favor us with a frank expression of your⁸⁰ opinion. Whatever you may say will be treated in strict⁹⁰ confidence; and your courtesy will be much appreciated.

Yours truly,¹⁰⁰ (100—1.49)

325

Messrs. Young & Stahl
1234 West Allan Street
Birmingham, Alabama

Gentlemen:

As you handle a complete line of office equipment,¹⁰ we are taking the liberty of sending you one of²⁰ our circulars on Avondale chair pads, which describes the four³⁰ different sizes and shapes we manufacture.

For your information, Avondale⁴⁰ chair pads are manufactured of an all-wool brown felt⁵⁰ $\frac{1}{4}$ inch thick, and are equipped with three genuine⁶⁰ leather straps which make them very easy to put on⁷⁰ the chair.

To introduce Avondale chair pads, we offer, for⁸⁰ a limited time only, an assortment consisting of three of⁹⁰ each of the sizes we manufacture, at a special price¹⁰⁰ of \$10.80 per dozen, f. o. b.¹¹⁰ New York, terms 1 per cent, 10 days, 30 days¹²⁰ net.

We have a complete stock of Avondale chair pads¹³⁰ on hand, and are in a position to make immediate¹⁴⁰ delivery of any order with which you may favor us.¹⁵⁰

May we enter your order?

Very truly yours, (158—1.49)

326

Mr. George A. Foote
302 Water Street
Milwaukee, Wisconsin

Dear Sir:

We are engaged upon an audit of the¹⁰ books and accounts of the Select Building and Loan Association,²⁰ and it appears that, on March 16, a balance of³⁰ \$4,000 was due to you on account of⁴⁰ prepaid stock.

Will you please inform us upon the attached⁵⁰ blank if the amount is correct, as of the date⁶⁰ shown, irrespective of subsequent payments or increases of indebtedness. If⁷⁰ it is not, please send a detailed statement to enable⁸⁰ us to rectify the error.

The work we are engaged⁹⁰ in is in behalf of the company, and is designed¹⁰⁰ for the verification of the condition of the books only.¹¹⁰

Your compliance with our request will be appreciated.

Very truly¹²⁰ yours, (121—1.49)

327

Messrs. Hornell & Company
145 Irving Street
Boston, Massachusetts

Gentlemen:

We have just received your letter of October 22,¹⁰ with which you enclosed proof of the Central Audit²⁰ Company's advertisement to appear in the December issue of our³⁰ magazine.

You ask that this ad. be placed on a⁴⁰ right-

hand page, but we are sorry indeed to have⁵⁰ to inform you that the magazine is already made up⁶⁰ and your client has not been given a right-hand⁷⁰ page.

As we want to cooperate with you in every⁸⁰ way, we will make a notation to give your client⁹⁰ the desired position in the January issue. We would ask,¹⁰⁰ though, that you send us an insertion order as soon¹¹⁰ as possible for this advertising, particularly asking for a right¹²⁰-hand page.

Yours very truly, (125—1.49)

328

Mr. Joseph D. Ryan
145 Clinton Avenue
Newark, New Jersey

Dear Sir:

Some time ago you gave us your name¹⁰ as one interested in becoming a member of the Theater²⁰ League.

We are now ready to allot seats for next³⁰ season. To expedite our work you may use the enclosed⁴⁰ form in applying for your subscription, indicating just where you⁵⁰ want to sit and what day of the week you⁶⁰ prefer to attend. If the location you have requested is⁷⁰ not available, we will write you exactly what is available⁸⁰ before banking your check.

As our former subscribers have had⁹⁰ until June 1 to make their renewals, and as their¹⁰⁰ options have now expired, first replies to this letter will¹¹⁰ naturally receive the choicest of the unrenewed locations.

We very¹²⁰ much appreciate your interest in

the League and will be¹³⁰ glad to welcome you as a subscribing member for the¹⁴⁰ coming season.

Very cordially yours, (145—1.49)

329

Hon. W. E. Chilton

Charleston, West Virginia

My dear Senator:

I need hardly tell you with what¹⁰ genuine interest I read your letter of June 22.²⁰ You were indeed a true friend and a generous supporter³⁰ throughout your term in the Senate and I want to⁴⁰ express most warmly my sense of gratitude for your friendship⁵⁰ and support.

Your letter made me think very hard upon⁶⁰ the question whether there was any avenue open to me⁷⁰ through which I could express my personal interest in your⁸⁰ candidacy, but I am blocked by circumstances which I am⁹⁰ sure you will not need to have expounded to you.¹⁰⁰ Again and again this question has presented itself to me¹¹⁰ and always I have been checked by the consciousness that¹²⁰ intervention of any sort on my part, even so much¹³⁰ as the appearance of an effort to pick and prefer¹⁴⁰ a candidate, would produce the most embarrassing impressions and be¹⁵⁰ met by justifiable resentment on the part of the constituency¹⁶⁰ concerned, which would do more harm to my friend than¹⁷⁰ my preference would do good. It is in this blind¹⁸⁰ alley that I find myself and I am sure you¹⁹⁰ will appreciate the situation with your usual intuition.

Cordially and²⁰⁰ sincerely yours,
WOODROW WILSON, (204—1.49)

330

Mr. Harold F. Smith
75 Walton Street
Atlanta, Georgia

Dear Sir:

Without obligating you in any way, may I¹⁰ have the pleasure of placing a Winton car at your²⁰ disposal for your inspection and trial?

It is the desire³⁰ of the Winton factory to have every owner of high⁴⁰-grade automobiles ride in the Winton, and I believe that⁵⁰ a demonstration will be worth your while whether or not⁶⁰ you are considering the purchase of a new car.

The⁷⁰ luxurious easy-riding flexibility of the Winton cannot be appreciated⁸⁰ unless one actually rides in the car. Will you favor⁹⁰ me by giving me this opportunity?

On most models we¹⁰⁰ can make immediate delivery. If you have a used car¹¹⁰ to trade, we shall be glad to consider it.

A¹²⁰ new catalogue is just off the press. May we send¹³⁰ you a copy?

Very truly yours, (136—1.49)

331

Messrs. Weiler & Company
Marion, Virginia

Gentlemen:

Is your letterhead making the impression that you desire?¹⁰ Is it neat, dignified, attractive? The same thought should be²⁰ given to the style of your letterhead and to the³⁰ quality and character of the paper that has been given⁴⁰ to

the message that you wish to convey. This very⁵⁰ important factor in your business is one that you can⁶⁰ easily control.

The accompanying samples are stamped from steel dies,⁷⁰ characteristic of our work, and illustrate the point which we⁸⁰ mean to bring out.

Your name on the enclosed card⁹⁰ will not obligate you in any way, but will bring¹⁰⁰ a representative to see you at your convenience.

May we¹¹⁰ have an opportunity to tell you more about this? Your¹²⁰ present stock may be sufficient, but this need not keep¹³⁰ you from returning the card for future consideration.

Very truly¹⁴⁰ yours, (141—1.49)

332

Mr. Theodore A. Crane
1365 East Thirteenth Street
Brooklyn, New York

My dear Mr. Crane:

The annual appeal of the Salvation¹⁰ Army is now being made in Brooklyn. The purpose of²⁰ the money asked for is to provide suitable working capital³⁰ for those institutions the Army maintains in our borough.

Regardless⁴⁰ of your loyalty to other charities, you are urged to⁵⁰ contribute liberally to this organization, which requires neither introduction nor⁶⁰ apology. They must have funds to function properly, and your⁷⁰ support is most essential for the achievement of their working⁸⁰ budget.

I feel that you approve of the Army's efforts,⁹⁰ that you do want to help them in caring for¹⁰⁰ the less fortunate, and that you will take pride in¹¹⁰

seeing our quota reached. Hence, I am asking you to¹²⁰ fill out the enclosed card, attach as large a check¹³⁰ as possible, and mail it as soon as you can¹⁴⁰ do so.

Cordially yours, (144—1.49)

333

Mr. John McArthur
Elmdale, Illinois

In Re: New Restaurant, Elmdale, Illinois

Dear Sir:

If there¹⁰ is any organization qualified to act as your adviser and²⁰ friend that organization is surely Alfred Dick & Company. Our³⁰ policy of the best service and the finest quality of⁴⁰ merchandise for the most reasonable price places us in a⁵⁰ position where we believe we deserve your business.

Our organization⁶⁰ could not exist on new installations only. We know that⁷⁰ china will break, linens will wear out, and equipment become⁸⁰ inadequate. We also know that if the china we supply⁹⁰ you is better, if our linens last longer, and if¹⁰⁰ our equipment is designed with your future needs, as well¹¹⁰ as your present ones, in mind, then, when the matters¹²⁰ of replacement and supplies come up, you will naturally consult¹³⁰ that "old friend" of yours, Alfred Dick & Company.

In¹⁴⁰ other words, our business demands that we aid you in¹⁵⁰ every way possible to make a success of your venture.¹⁶⁰ We have the resources, the experience, and a sincere desire¹⁷⁰ to do so. Our representative is anxious to confer with¹⁸⁰

you while he is in your territory. Of course, this¹⁹⁰ service will not place you under any obligation.

Advise us²⁰⁰ how your proposition is progressing. We shall look for your²¹⁰ reply with the greatest of interest.

Yours very truly, (219—1.49)

334

Dr. Henry E. Hein

James Monroe High School

Bronx, New York City

Dear Sir:

In order to give the students who yearly¹⁰ visit the Business Show an opportunity to take a test²⁰ that will be of value to them in showing them³⁰ their proficiency in stenography and typewriting and also to give⁴⁰ their visit to the Business Show an added interest, *The*⁵⁰ *News-Tribune* will conduct a Stenographers' Drill Contest. The plan⁶⁰ is briefly outlined on the attached sheet.

Won't you please⁷⁰ pass both this letter and the additional information to the⁸⁰ head of your stenography and typewriting departments?

*The News-Tribune*⁹⁰ has tickets available for admission to the Business Show. If¹⁰⁰ you will write to Department G we shall be glad¹¹⁰ to send you the number of tickets you require, and¹²⁰ if at the same time you can tell us how¹³⁰ many of your students expect to compete in the contest¹⁴⁰ it will be helpful to us. The number of contestants¹⁵⁰ in no way limits the number of admission tickets which¹⁶⁰ you require.

Very truly yours, (165—1.49)

335

Mr. R. E. Rice
610 Drake Street
Denver, Colorado

Dear Mr. Rice:

In the majority of cases our customers¹⁰ pay us promptly. When they do not it is usually²⁰ a matter of having overlooked or forgotten it.

We are³⁰ sure this friendly little reminder will be accepted in the⁴⁰ same spirit in which we are sending it and that⁵⁰ remittance will be forwarded promptly.

Thank you.

Yours truly, (59—1.50)

336

Star Business College
Wilmington, Delaware

Gentlemen:

One of your circulars describing your Secretarial Training Course¹⁰ has recently come to my attention through a young lady²⁰ connected with the company in which I am employed. I³⁰ note that the course is divided into two parts of⁴⁰ fifteen lectures each.

I have had in mind taking a⁵⁰ course of this kind but one that did not cover⁶⁰ such a long period and one that was more intensive⁷⁰ in training. I am informed, however, that the second semester⁸⁰ commences very shortly and would appreciate your informing me whether⁹⁰ I could attend the second half.

I might say that¹⁰⁰ I have had five year's

experience in the business world¹¹⁰ and have graduated from a public high school.

Very truly¹²⁰ yours, (121—1.50)

337

Messrs. Floyd & Elliott

338 Fulton Street

Brooklyn, New York

Gentlemen:

We have just heard from Mr. Carpenter, of our¹⁰ Brooklyn office, that he had been to see you regarding²⁰ our metals.

This letter, therefore, is merely to thank you³⁰ for the courtesies and consideration shown him when at your⁴⁰ office, and to remind you of our willingness to assist⁵⁰ in any problems you may have in which metals such⁶⁰ as we manufacture are to be considered.

Yours very truly,⁷⁰ (70—1.50)

338

Mr. Henry J. Bingham

206 New York Avenue

Washington, D. C.

Dear Sir:

Your order for 10 packages soap; invoice value¹⁰ \$54.60; C. O. D. \$25.²⁰

The above order has been shipped from our warehouse and³⁰ will probably reach your local freight station within three days.⁴⁰ Our truckman will make delivery to you just as soon⁵⁰ as the shipment arrives.

We appreciate this order and are⁶⁰ taking the

liberty of notifying you in advance of the⁷⁰ amount of the invoice and the amount payable on delivery⁸⁰ of the goods so that it will not inconvenience you⁹⁰ to pay the driver when he calls.

The balance of¹⁰⁰ the invoice is payable on our regular terms.

Yours very¹¹⁰ truly, (111—1.50)

339

Mr. S. M. Hyatt

362 Locust Street

Philadelphia, Pennsylvania

Dear Sir:

Your cordial letter of December 21, regarding¹⁰ merchandise totaling \$93.50 charged to your²⁰ account in September, is much appreciated.

On reviewing our records³⁰ we find that the ten neckties, six collars, and two⁴⁰ ready-made dress shirts, totaling \$83, charged on⁵⁰ September 15, were purchased by Mr. J. R. Hyatt and⁶⁰ delivered to him at the Franklin Hotel. He instructed us⁷⁰ to charge the merchandise to your account.

The purchase of⁸⁰ September 10 of one ready-made shirt and one collar⁹⁰ was delivered at the time in our shop to the¹⁰⁰ gentleman who bought the goods. Our records would indicate this¹¹⁰ was you, although undoubtedly, after reading your letter, we are¹²⁰ of the opinion this purchase was also made by your¹³⁰ brother.

It was very kind of you to write him.¹⁴⁰ We are sure he will promptly assure you our bill¹⁵⁰ is correct. We shall appreciate receiving your remittance soon after¹⁶⁰ the first of the year.

Yours very truly, (168—1.50)

340

Mr. Fred L. Bradley
509 East Second Street
Salt Lake City, Utah

Dear Sir:

November 2 invoice \$143.00¹⁰

December 22 remittance..... 140.50²⁰

Freight charges paid by you.. 2.50

Thank³⁰ you for your recent remittance,
which we have placed to⁴⁰ your credit as above.

The railroad has evidently made a⁵⁰ mistake
in collecting from you, as we prepay freight
charges⁶⁰ on all of our shipments. We are sorry
to trouble⁷⁰ you further in the matter, but if
you will forward⁸⁰ us the freight bill signed by the
railroad agent we⁹⁰ shall be able to balance your
account and collect this¹⁰⁰ duplicate payment
from the railroad.

We are enclosing a stamped¹¹⁰ addressed
envelope and shall appreciate your help.

Yours very truly,¹²⁰ (120—1.50)

341

Mr. Russell J. Watson
39 Haines Street
Nashua, New Hampshire

Dear Sir:

We are pleased to receive your request for¹⁰
Health Service No. 2.

The Life Service Institute will send²⁰ you a
questionnaire and a container. We urge you
to³⁰ follow at once the directions given by the
Institute. You⁴⁰ will then receive a letter of

practical advice from the⁵⁰ headquarters of the Institute with "Keep Well" leaflets and such⁶⁰ other publications as may fit your case, and a quarterly⁷⁰ health magazine for one year. By taking the Health Service⁸⁰ the standing of your policy is, of course, in no⁹⁰ way affected.

We extend this service to you free of¹⁰⁰ charge for your benefit in the hope that you will¹¹⁰ take full advantage of it. If you find the service¹²⁰ helpful, we shall be glad to have you tell your¹³⁰ friends about it. If there is any feature that in¹⁴⁰ your opinion can be bettered, kindly let us know.

A¹⁵⁰ goodly number of our policyholders have been greatly benefited by¹⁶⁰ the Health Services, and the company is offering you the¹⁷⁰ best that is to be had along these lines.

Yours¹⁸⁰ very truly, (182—1.50)

342

Mr. J. C. Harwood
45 Lawson Street
Detroit, Michigan

My dear Mr. Harwood:

We note that you have not¹⁰ yet taken advantage of the credit privilege that we extended²⁰ you in our previous letter. The fact that we are³⁰ again addressing you proves that we appreciate and desire your⁴⁰ valued patronage.

You will find that purchasing on easy payments⁵⁰ is the convenient way, the efficient way, the business-like⁶⁰ way for those who, like yourself, wish to be well⁷⁰ dressed at a modest outlay.

Our store is one flight⁸⁰ up, where rentals are down; no expensive fixtures or elaborate⁹⁰ show

windows to increase the overhead; nothing but value offerings¹⁰⁰ of the very highest at prices that are the very¹¹⁰ lowest.

This month we are offering Rochester, G. G. G.,¹²⁰ and other branded style creations of America's leading manufacturers. The¹³⁰ spring suit or topcoat that you prefer is here, in¹⁴⁰ your favorite fabric, pattern, and color. Our remarkably complete assortment¹⁵⁰ makes it easy for us to suit any type and¹⁶⁰ any figure. Prices range from \$30. Terms as low¹⁷⁰ as \$2 per week.

Come in and look over¹⁸⁰ our array of spring apparel values. Prices tell their own¹⁹⁰ story of economy and savings. We'll leave the rest to²⁰⁰ your buying judgment. When may we expect you?

Yours very²¹⁰ truly, (211—1.50)

343

Dr. James H. Ferns

35 Rose Street

Elizabeth, New Jersey

My dear Dr. Ferns:

Modern youth admits that the education¹⁰ of its parents is a long, slow process. And we²⁰ agree that it takes a long time to educate many³⁰ parents to the point of choosing a summer camp early⁴⁰ in the year. But each season more and more wise⁵⁰ fathers and mothers write for camp information and consult the⁶⁰ magazine directories in December, January, and February.

These forehanded parents,⁷⁰ while fewer in number than the later prospects, are more⁸⁰ carefully and deliberately selecting just the right camp for each⁹⁰ boy and girl. So the directors

who wish their camps¹⁰⁰ to have the serious consideration of these parents and who¹¹⁰ prefer to have camp enrollment lists closed early, will not¹²⁰ fail to place an announcement in the February *Cosmopolis*.

This¹³⁰ issue is on sale January 10, when holidays are over,¹⁴⁰ schools reopened, and there is a breathing space to turn¹⁵⁰ to summer plans. It goes into 1,588,000¹⁶⁰ and more homes. Be sure that your¹⁷⁰ order and copy for this number reach us by November¹⁸⁰ 27, and note again that the four-time camp¹⁹⁰ rate corresponds to the six-time rate listed on the²⁰⁰ enclosed order blank. Your order for February through May, on²¹⁰ that basis, would include the early and important camp months.²²⁰

Yours truly, (222—1.50)

344

Mr. Elliott A. Bates
24 Beech Street
Akron, Ohio

Dear Sir:

When we need legal counsel we go to¹⁰ a lawyer—when we need medical diagnosis we seek a²⁰ capable doctor—and so throughout the world people are constantly³⁰ endeavoring to procure the best mind possible to pass on⁴⁰ their particular requirements.

It is with this thought in mind⁵⁰ that we place ourselves at your disposal for the proper⁶⁰ distribution of your clients' surplus funds.

As the first and⁷⁰ oldest real estate agent in this country, a span of⁸⁰ fifty-nine years with

safety and satisfaction to every investor,⁹⁰ we have confidence in our ability to satisfy the most¹⁰⁰ exacting demands in the investment world.

Harrington 7 per cent¹¹⁰ first mortgage bonds, the normal income tax of 4 per¹²⁰ cent paid at the source by the borrower, represents, with¹³⁰ their splendid margin of safety over the mortgage, the very¹⁴⁰ best procurable.

You may have, if you wish, the guarantee¹⁵⁰ of one of the largest and strongest insurance companies in¹⁶⁰ the world against loss of either principal or interest during¹⁷⁰ the life of any Harrington bond. As this insurance premium¹⁸⁰ is $\frac{1}{2}$ per cent, the net yield is brought¹⁹⁰ down to $6\frac{1}{2}$ per cent guaranteed. Of²⁰⁰ course a client might prefer the bond unguaranteed; in this²¹⁰ case the net yield is 7 per cent.

Please feel²²⁰ free to call on us for information.

Very truly, (229—1.50)

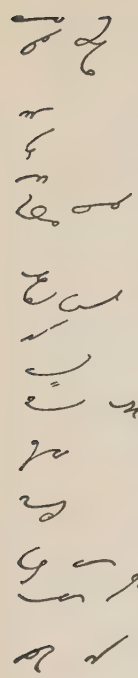
345

Mr. Spencer Driggs
542 St. Clair Avenue
Cleveland, Ohio

Dear Sir:

This sample packet is sent you in accordance¹⁰ with our prize contest agreement. Awards will be made as²⁰ soon after the termination date as possible; those who are³⁰ adjudged the winners will be notified and arrangements made for⁴⁰ the stamping of the paper and delivery of the box.⁵⁰

We have received hundreds of letters and many of them⁶⁰ are decidedly interesting and contain many forceful arguments as to⁷⁰ why Old Campfire is used.



Almost invariably those who use⁸⁰ Old Campfire took the attitude that those who use quality⁹⁰ stationery do so because of their own good taste, desire¹⁰⁰ for that which is worth while, and the personal satisfaction¹¹⁰ the possession of quality stationery gives them. Many of these¹²⁰ frankly admit that stationery the quality of Old Campfire must¹³⁰ naturally make a most favorable impression upon the recipient, but¹⁴⁰ that is not the thought that prompts their purchase.

It¹⁵⁰ would seem from your own letter you are not a¹⁶⁰ user of Old Campfire. From the excellent reasons you advance¹⁷⁰ for the use of high-grade stationery we know you¹⁸⁰ will appreciate the quality as evidenced by the sample enclosed¹⁹⁰ and trust you will find a size that will please²⁰⁰ you.

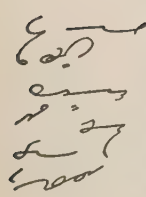
We prefer, of course, to have your local dealer²¹⁰ serve you, but if he cannot, tell us the size²²⁰ desired and we will tell you the price and take²³⁰ pleasure in filling your order.

Yours very truly, (238—1.50)

346

Mr. Louis B. Berk
123 West Eleventh Street
New York, New York

Dear Sir:



You probably are more or less familiar with¹⁰ the *Scientific Alumnus*. College men have been writing for it²⁰ and reading it for the last eighty years and every³⁰ little while one writes in to tell me how much⁴⁰ he enjoys it. It seems to be a sort of⁵⁰ painless post-graduate course to keep

him up to date⁶⁰ on what is being accomplished in science and industry.

If⁷⁰ you haven't seen it lately, you'll be surprised at the⁸⁰ evolution it has undergone. It's bigger, brighter, and more interesting⁹⁰ than it used to be, and at the same time¹⁰⁰ it is even more heartily indorsed by leading scientists. They¹¹⁰ recognize it as the one authoritative magazine in the country¹²⁰ to keep laymen posted on what scientists and leaders in¹³⁰ industry are doing.

Recently we moved into a new building,¹⁴⁰ in Fortieth Street, just across the street from the Public¹⁵⁰ Library, right in the heart of this great city of¹⁶⁰ ours that you and I look on as the intellectual¹⁷⁰ and industrial center of the world. By way of celebrating,¹⁸⁰ we are making a special subscription offer to alumni of¹⁹⁰ New York's most representative institution, the City College.

The regular²⁰⁰ price, you know, is \$4 a year. Just because²¹⁰ you are a City College man, however, you may have²²⁰ the *Scientific Alumnus* for the next six months for only²³⁰ \$1.50; or for a whole year for²⁴⁰ only \$2.50.

Want it?

Cordially, (248—1.50)

347

Mr. Alfred S. Bryan

20 Pearl Street

Garden City, Virginia

Dear Sir:

Thank you for your request for a sample¹⁰ copy of *American Homes and Gardens*. One is being sent²⁰ to you under separate cover.

In each number are many³⁰ interesting and

helpful articles about flowers, gardening, lawn building, interior⁴⁰ and exterior home decoration, methods of canning and preserving, etc.⁵⁰ Please read the enclosed booklet for a more complete description.⁶⁰

Every member of your family will enjoy and be benefited⁷⁰ by *American Homes and Gardens*, and when you subscribe you⁸⁰ automatically become a member of our Subscribers' Information Bureau. As⁹⁰ a member of this bureau you are entitled to any¹⁰⁰ information that we can give you, without charge.

If you¹¹⁰ subscribe now, this splendid magazine will cost you less than¹²⁰ 3 cents per month, for the next three years. This¹³⁰ is probably about one-third of what you expected to¹⁴⁰ pay. Let's start your subscription with the next number. Enclosed¹⁵⁰ is a convenient order blank. Send it to me now¹⁶⁰ with money order, bank draft, your personal check, or a¹⁷⁰ \$1 bill. If you prefer to subscribe for one¹⁸⁰ year only, send 35 cents.

You will get *American*¹⁹⁰ *Homes and Gardens* and our special service for the full²⁰⁰ term of your subscription. As convincing evidence of my own²¹⁰ belief that you will be pleased, we agree to return²²⁰ your money any time you say you are not satisfied.²³⁰

Yours very truly, (233—1.50)

348

Messrs. Rubin, Stern Company
212 South Division Street
Grand Rapids, Michigan

Gentlemen:

We are anxious to cooperate with you in pro-

moting¹⁰ the best possible credit relationship between you and the houses²⁰ from which you make your purchases.

We are sure that³⁰ you will be glad to assist us in this purpose⁴⁰ by sending us a list of the houses with which⁵⁰ you deal, giving us the privilege of referring to as⁶⁰ many as may be necessary.

Your compliance with this request⁷⁰ will avoid the necessity of making a general inquiry among⁸⁰ our members.

The form on the back of this letter⁹⁰ is provided for the purpose.

Very truly yours, (98—1.51)

349

Mr. Louis I. Bolt
100 West Thirty-Second Street
New York, New York

Dear Sir:

Your letter of November 14 has been referred¹⁰ to me for reply. I am very glad indeed to²⁰ forward a number of back copies of *Business Men* in³⁰ order to permit you to familiarize yourself with that publication⁴⁰ for your particular purpose.

I note that you will not⁵⁰ be prepared to discuss your advertising campaign until the middle⁶⁰ of December and that you prefer that I do not⁷⁰ call before that time. Might I not suggest, though, that,⁸⁰ after having looked over the copies of *Business Men* I⁹⁰ am sending you, it might be a good idea to¹⁰⁰ give me ten or fifteen minutes to tell you a¹¹⁰ little something about the publica-

tion as an advertising medium. If¹²⁰ so, I shall gladly call at your convenience or, if¹³⁰ you prefer, wait until about December 15.

May I not¹⁴⁰ hear from you?

Yours very truly, (146—1.51)

350

Mr. Albert Wynn

236 State Street

Albany, New York

My dear Mr. Wynn:

The attached memorandum will tell you¹⁰ just how your policy may again be placed in force²⁰ with a very small cash outlay on your part.

The³⁰ loan which will make this possible will place you under⁴⁰ no serious obligation. The loan would be granted solely against⁵⁰ the policy as security and need not be repaid on⁶⁰ any specified date. It may remain outstanding as long as⁷⁰ premium and interest payments are met, though you have the⁸⁰ further privilege of repaying the loan at any time in⁹⁰ full or in part, at your convenience.

Will you please¹⁰⁰ send us the medical certificate at the earliest possible moment.¹¹⁰ Upon approval of the medical certificate the loan papers with¹²⁰ instructions will be furnished. We offer to pay the medical¹³⁰ certificate fee.

Please act promptly in this matter so that¹⁴⁰ the reinstatement may be completed and this policy may be¹⁵⁰ again placed in force, with its value to you increasing¹⁶⁰ from year to year.

Yours truly, (166—1.51)

351

Mr. Thomas J. Lewis
36 Garden Street
Newark, New Jersey

Dear Shareholder:

Mortgage Assets—\$1,500,000.¹⁰

The steady and constant growth of our association, as exemplified²⁰ by the above figure, is dependent not only on the³⁰ efforts exerted by its officers and directors, but also on⁴⁰ the number of shares in force.

The seventieth series opens⁵⁰ on Monday, July 26, 1927. We⁶⁰ call upon all shareholders to do their best in obtaining⁷⁰ shares. Subscribe to as many as you are able; then⁸⁰ pass the enclosed blanks to your friends. Have them take⁹⁰ out shares.

An increase in our shares means a proportionate¹⁰⁰ increase in our loaning capacity, with the consequent result of¹¹⁰ greater and larger profits to all shareholders.

Let every shareholder¹²⁰ bring at least one new subscriber and he will have¹³⁰ done a duty which he owes to himself.

Save now;¹⁴⁰ and smile later.

Cordially yours, (145—1.51)

352

Mr. Albert L. Clothier
386 West Eighth Street
New York, New York

Dear Sir:

In making arrangements for your annual

vacation please¹⁰ bear in mind that every branch of the Money Exchange²⁰ Bank is able to provide you with travelers' checks or³⁰ a travelers' letter of credit.

Every branch of the bank⁴⁰ has on hand for immediate sale American Express Company travelers'⁵⁰ checks and American Bankers Association travelers' checks at prices more⁶⁰ reasonable than you will pay anywhere else.

The travelers' letter⁷⁰ of credit issued by the Money Exchange Bank, which you⁸⁰ can obtain at any one of its branches, is well⁹⁰ known all over the world because of an exceptionally large¹⁰⁰ and carefully selected list of correspondents. A great many of¹¹⁰ these letters of credit are issued by the bank each¹²⁰ year.

If you have to send money abroad to any¹³⁰ country, this can be done at reasonable rates through any¹⁴⁰ branch of the Money Exchange Bank, without delay, either by¹⁵⁰ draft, cable, or letter.

So if you contemplate traveling this¹⁶⁰ summer or wish to send money abroad, a call at¹⁷⁰ the most convenient branch of the Money Exchange Bank will¹⁸⁰ insure you excellent service.

Very truly yours, (187—1.51)

353

Mr. H. B. Heath
1592 Lyndale Avenue
Memphis, Tennessee

Dear Sir:

At this time careful investors are considering and¹⁰ making decisions for the safe investment of

their funds soon²⁰ available. The current edition of the Greenwood Investment Guide, which³⁰ ushers in our seventy-second year of successful investment experience⁴⁰ and faithful service to thousands of investors, will be of⁵⁰ great value to you.

You will find in the Guide⁶⁰ great diversification not only in security, but also in location.⁷⁰ Pages 6 to 12 describe briefly the exceptionally attractive bond⁸⁰ issues offered at this time with the full recommendation of⁹⁰ the oldest real estate bond house—founded 1855.¹⁰⁰

As high as $6\frac{1}{2}$ per cent interest¹¹⁰ return may not long be obtainable combined with greatest safety.¹²⁰ The tendency is towards lower interest rates, where first mortgage¹³⁰ bonds are secured by property in the choicest location of¹⁴⁰ the larger cities—like those described in the Investment Guide.¹⁵⁰ Greenwood bonds, with their unequaled record of seventy-two years¹⁶⁰ proven safety to investors, are more and more in demand¹⁷⁰ by thrifty people everywhere. Every dollar of principal and interest¹⁸⁰ has always been paid to bondholders promptly when due.

The¹⁹⁰ other articles in the Guide will interest you because of²⁰⁰ the additional helpful information regarding the safeguards employed by this²¹⁰ house, and the complete service facilities which are offered to²²⁰ all of our patrons. We want to call your attention²³⁰ to the article regarding business conditions and trends for the²⁴⁰ year 1927 on page 1.

An unprecedented²⁵⁰ demand for the conservative offerings described in the Guide is²⁶⁰

expected. So that you may secure the bonds you wish,²⁷⁰ we are enclosing a reservation order blank for your convenience²⁸⁰ in telling us of your requirements. Reservations can be made²⁹⁰ now for immediate or future delivery. We suggest that you³⁰⁰ indicate your second choice of issue when filling out the³¹⁰ blank.

Yours very truly, (314—1.51)

354

Mr. J. L. Ryan
125 Fulton Street
Minneapolis, Minnesota

Dear Sir:

It is a curious thing that men and¹⁰ women who would never think of naming an individual as²⁰ their bank do not hesitate to appoint one as the³⁰ executor and trustee of their wills.

They would ridicule anyone⁴⁰ who suggested the idea of an individual acting as their⁵⁰ bank. Immediately they would say that he could not do⁶⁰ the work; that he might succumb to temptation; that he⁷⁰ might "disappear"; that he might be away on a trip⁸⁰ or a vacation when he was wanted most; that he⁹⁰ might be sick when his services were badly needed; that¹⁰⁰ he might die.

And yet, in any of these cases,¹¹⁰ those who appointed them would be on hand to take¹²⁰ charge of matters. In the case of an executor, however,¹³⁰ those who appoint an individual cannot be on hand after¹⁴⁰ he takes charge. With all these objections to having an¹⁵⁰ individual as a bank, stronger in the case of an¹⁶⁰ executor, there is the additional reason that the one who¹⁷⁰

appoints him cannot be at his elbow to guide him¹⁸⁰ or, if events make it necessary or wise, to watch¹⁹⁰ him.

If you, in your sound business judgment, would rather²⁰⁰ have a responsible financial institution than an individual handle your²¹⁰ financial affairs, isn't it the part of wisdom, for much²²⁰ the same reasons, to appoint an experienced trust company as²³⁰ your executor and trustee?

We shall be glad to discuss²⁴⁰ the subject and hope you will give us an opportunity²⁵⁰ to do so.

Very truly yours, (256—1.51)

355

T. G. Mercer Company

Saranac, Michigan

Gentlemen:

Your initial Fashion Review pattern stock was shipped on¹⁰ November 30 via the Baltimore & Ohio Railroad. We hope²⁰ it will reach you promptly, in good condition.

We are³⁰ sorry there should have been this slight delay, but feel⁴⁰ sure you will understand when we explain that the volume⁵⁰ of orders has been so great these past several months⁶⁰ that, despite an additional working force, we have been unable⁷⁰ to ship the stocks as promptly as we wished. The⁸⁰ orders are filled in rotation, and yours received prompt attention.⁹⁰

Please be assured of our willingness to help you in¹⁰⁰ any reasonable manner in the development of your Fashion Review¹¹⁰ pattern department, so do not hesitate to write us if¹²⁰ we can

be of service. Your suggestions will be given¹³⁰ careful thought.

Kind wishes for your success.

Very truly yours,¹⁴⁰ (140—1.52)

356

American Mutual Liability Insurance Company

142 Berkeley Street

Boston, Massachusetts

Gentlemen:

Attention of Mr. C. E. Hodges

We want you¹⁰ to know how well pleased we are with the service²⁰ your company has rendered us.

We, of course, deal through³⁰ your Chicago office and are particularly pleased with their promptness⁴⁰ in handling all matters referred to them, and their fairness⁵⁰ in making all adjustments.

Your company has handled our business⁶⁰ for several years to our entire satisfaction.

Yours very truly,⁷⁰ (70—1.52)

357

Mr. Paul K. Burton

715 Georgia Savings Bank Building

Atlanta, Georgia

Dear Sir:

As surety on the bond described below we¹⁰ desire information regarding the contract. Will you kindly let us²⁰ have the data indicated.

You will understand, of course, that³⁰ your kind compliance with this request will in no way⁴⁰

2 9
 9 9
 9

affect our liability or impair your rights under our bond.⁵⁰

9 2
 9
 9

We request the information, not for any special reason concerned⁶⁰ with your case, but only in accordance with our practice⁷⁰ to ascertain from time to time the progress of all⁸⁰ work in connection with which we have issued contract bonds.⁹⁰

Yours truly, (92—1.52)

358

Mr. N. W. Keane
 720 Oley Street
 Reading, Pennsylvania

9 6

Dear Sir:

9

Thank you very much for your letter of¹⁰ October 7 enclosing signed order for advertising for 1927.²⁰ I note the new copy which you attach³⁰ and have instructed my home office to have the advertisement⁴⁰ set up as shown, and proof forwarded to you.

9 9
 9 9
 9

I⁵⁰ most certainly appreciate the business you are giving me and⁶⁰ sincerely trust that it proves most profitable for yourself.

9 9

Yours⁷⁰ very truly, (72—1.52)

359

Mr. Paul S. Kammerman
 1320 Valley Spring Avenue
 Albany, New York

9

My dear Mr. Kammerman:

9

The end of the summer season¹⁰ is approaching and we wish to let you know how²⁰ very much

we appreciate the business with which you have³⁰ been good enough to favor us.

We hope that our⁴⁰ service has in every way been satisfactory to you. If⁵⁰ not, we wish that you would give us your frank⁶⁰ criticism, thereby helping us to improve in handling subsequent orders,⁷⁰ particularly next year.

We hope that our best wishes, extended⁸⁰ at the beginning of the summer, for a successful season,⁹⁰ have materialized.

Yours truly, (94—1.52)

360

Mr. Elmer E. Lacey
415 Iris Street
West Palm Beach, Florida

Dear Sir:

We have addressed to you several communications regarding¹⁰ your account, but to date have not received settlement.

It²⁰ is only natural that we should expect payment in accordance³⁰ with our terms, or at least within a reasonable period.⁴⁰

It is our policy to cooperate with our friends to⁵⁰ every reasonable extent, but when our correspondence is not answered⁶⁰ we are left to draw conclusions which, while they may⁷⁰ not be fair to you, leave us but one alternative.⁸⁰

Having made a conscientious effort to collect our account direct,⁹⁰ we hope you will realize that if we are not¹⁰⁰ in receipt of your remittance by return mail we shall¹¹⁰ be unable to avoid the unpleasantness of having the account¹²⁰ placed in the hands of our attorney.

2
1
2 We are sure¹³⁰ you will appreciate that this
position has been forced upon¹⁴⁰ us.

Yours very truly, (144—1.52)

361

Mr. George G. Wise

160 Oak Grove Avenue

Hasbrouck Heights, New Jersey

My dear Mr. Wise:

It happens very often that a¹⁰ stock sub-
scriber, after learning more about your Guardian
System Company²⁰ in New York City, asks to
become a regular member³⁰ of our co-working
forces. Surely we are pleased to give⁴⁰ each
applicant careful consideration, but not in every
case can⁵⁰ we pass favorably upon the employ-
ment application.

Only a definite⁶⁰ number of service men may
be employed in our organization⁷⁰ at a given time.
We aim to build our forces⁸⁰ only as fast as we
can take care of the⁹⁰ expansion.

It would be an excellent experience for you
to¹⁰⁰ accompany your representative on several
calls, and see the splendid¹¹⁰ efforts he shows in
presenting the facts about your business.¹²⁰

A Guardian System sales training has taught
hundreds of men¹³⁰ and women how to conduct a
successful business better, even¹⁴⁰ though they
did not make Guardian System service their
life¹⁵⁰ work.

It will always be our desire to assist you¹⁶⁰
to build a bigger and stronger foundation for
your personal¹⁷⁰ business career.

Very truly yours, (175—1.52)

362

Mr. L. S. Rawlins

840 Cookman Avenue

Asbury Park, New Jersey

Dear Sir:

We are enclosing your certificate of membership and¹⁰ are pleased to say you are now soundly insured with²⁰ the largest and greatest mutual accident insurance company in the³⁰ world.

A great many of our members have been with⁴⁰ us since our organization started forty-three years ago. These⁵⁰ men are loudest in their praise and admiration for the⁶⁰ Seneca. So you, in time, will learn to appreciate the⁷⁰ protection you are enjoying each day and in years to⁸⁰ come will consider your Seneca policy one of your best⁹⁰ investments.

In regard to payments, we operate upon an assessment¹⁰⁰ system and assessments are levied only according to the Association's¹¹⁰ requirements. The entrance fee which accompanied your application also covers¹²⁰ the assessment which is now in the course of collection.¹³⁰ You will receive due notice of the next one when¹⁴⁰ issued and will be allowed the usual forty-five days¹⁵⁰ to make your payment.

With a mutual organization such as¹⁶⁰ ours, we depend almost entirely upon the good will and¹⁷⁰ cooperation of our members for our growth and progress. It¹⁸⁰ has always been our custom to present a member, introducing¹⁹⁰ a new member, with his choice of an emblem button,²⁰⁰ pin, grip tag, watch fob, card case, or key tag²¹⁰ and chain. We are sure you have at least one²²⁰

friend whom you would like to propose for membership, so²³⁰ we are enclosing an application blank.

We thank you for²⁴⁰ favoring us with your application and we look forward to²⁵⁰ receiving a new member with your indorsement.

Yours very truly,²⁶⁰ (260—1.52)

363

Mr. John W. Hood
45 Searle Building
Rochester, New York

Dear Sir:

Once more we come to the stopping point¹⁰ of an old year, to look with pleasure at the²⁰ New Year ahead, and our anticipation of what the New³⁰ Year holds is pleasingly colored by what the old year⁴⁰ has given forth.

We assure you we appreciate to the⁵⁰ fullest extent the truly wonderful assistance and cooperation you have⁶⁰ rendered our buying organization throughout the past year. We now⁷⁰ wish to extend to you and your organizations our hearty⁸⁰ thanks for your efforts in our behalf

There is a⁹⁰ close bond between manufacturer and retailer, due in large measure¹⁰⁰ to our mutual necessity—a bond that is becoming more¹¹⁰ personal as the members of our busy firms meet each¹²⁰ other. It is our sincere wish that this personal friendship¹³⁰ will be more closely cemented during the coming year.

On¹⁴⁰ behalf of my fellow executives, and for myself, please accept¹⁵⁰ our best wishes for the

~ E New Year, and may it¹⁶⁰ be filled with happiness. success, and prosperity.

Sincerely yours, (169—1.52)

364

7 Kaufman Straus Company

Louisville, Kentucky

Gentlemen:

Attention of Mr. W. F. Steinberger

6 Please pardon the¹⁰ delay in answering your letter of May 21, which²⁰ has been held awaiting the return of the writer.

69 f e
69 f
E, 2
2
2
Despite³⁰ careful search as explained in our letter of May 12,⁴⁰ there is no record of an inventory being received from⁵⁰ you at the end of the year. If the inventory⁶⁰ book was sent us, it must have gone astray in⁷⁰ the mail, as occasionally happens, but it was never received⁸⁰ at this office.

69
69
69
69
69
69
69
Now you undoubtedly have a copy of⁹⁰ the inventory taken at that time. If you will let¹⁰⁰ us have a summary of the figures as called for¹¹⁰ on the enclosed bulk inventory blanks, that will serve the¹²⁰ purpose admirably, and enable us to communicate with the State¹³⁰ Commission of Kentucky to their satisfaction. As this body has¹⁴⁰ again written us, we are, of course, eager to have¹⁵⁰ the situation cleared as soon as possible.

69
69
69
As you suggest,¹⁶⁰ if the writer has any request in the future, he¹⁷⁰ will address the letter to you. You may be sure¹⁸⁰ your personal interest is indeed appreciated.

Very sincerely yours, (189—1.52)

365

Industrial Chemical Company
92 Packard Street
Detroit, Michigan

Gentlemen:

We are enclosing a circular announcing our latest type¹⁰ of Drum Cleaning Machine, which does away with the expensive²⁰ manual cleaning method and, instead, scours the containers in one³⁰ operation with uniform thoroughness, no matter how dirty they may⁴⁰ be.

You will be enabled thereby to reclaim your old⁵⁰ dirty drums and use them over and over again, until⁶⁰ they reach the scrapping stage on account of leakage.

Incidentally,⁷⁰ any leaky barrels or drums will be detected during the⁸⁰ first cleaning process, thereby eliminating the waste of product shipped⁹⁰ in defective containers, which seemed apparently sound owing to imperfect¹⁰⁰ cleaning.

We are prepared to prove that the cost of¹¹⁰ cleaning per barrel by this machine is far less than¹²⁰ by hand operation and also cheaper than by any other¹³⁰ machine now on the market.

This machine will pay for¹⁴⁰ itself in a very short time.

It should prove of¹⁵⁰ interest to you, since the cost of new drums or¹⁶⁰ cleaning by the old method is quite an item in¹⁷⁰ selling your product. We believe that the use of our¹⁸⁰ machine will help promote your sales.

If you are interested¹⁹⁰ we shall be glad to furnish details of operation and²⁰⁰ prices.

Yours very truly, (204—1.52)

366

Mr. H. E. Blaine, Principal
Joplin High School
Joplin, Missouri

Dear Sir:

We are announcing to the high schools of¹⁰ the United States the fourth annual Lincoln Essay Contest for²⁰ our famous Volk medallion.

Our only object in providing this³⁰ beautiful medal is to spread knowledge of Lincoln's incomparable life⁴⁰ and works and to stimulate among the youth of the⁵⁰ land an honest affection for him. Lincoln lived in Springfield⁶⁰ and is buried here, where tens of thousands pay homage⁷⁰ at his tomb each year.

We furnish the medal without⁸⁰ charge, and leave it entirely to each school to prepare⁹⁰ its own rules and regulations, to select judges, and to¹⁰⁰ determine what program shall be given when the prize is¹¹⁰ awarded.

According to our records your school did not enter¹²⁰ this contest last winter. We sincerely hope you will decide¹³⁰ to enter your school this year so that your students¹⁴⁰ may derive the benefits from this intimate study of Lincoln.¹⁵⁰

The contest is fully explained in the booklet which we¹⁶⁰ enclose, and in case you decide to enter your school¹⁷⁰ it is only necessary to fill out and mail the¹⁸⁰ enclosed return postal card.

We shall be glad to answer¹⁹⁰ questions or to help you in any way to make²⁰⁰ the contest such a success that it will attract the²¹⁰ favorable attention of your whole community.

Yours very truly, (219—1.52)

367

Mr. William B. Franke
1250 Beacon Street
Boston, Massachusetts

Dear Sir:

The investment of money is of importance and¹⁰ interest to all of us, and we think it is²⁰ very well agreed that all securities should be thoroughly investigated³⁰ before, and not after, they are purchased. Do you insist⁴⁰ on getting both sides of the story before you invest?⁵⁰

Many offerings are made today under the caption of mortgage⁶⁰ bonds that pay 6, 6½, and even 7⁷⁰ per cent. You may be attracted by these high rates⁸⁰ of interest and send for further information. Quite naturally, you⁹⁰ get in reply only one side of the full story.¹⁰⁰

We wish to point out that there is a very¹¹⁰ definite reason why these high rates of interest are being¹²⁰ paid when millions of dollars are being loaned in this¹³⁰ city on the guaranteed basis of 5½¹⁴⁰ per cent. We shall be very glad to explain the¹⁵⁰ difference to any investor who is interested in knowing the¹⁶⁰ facts.

At the risk of repetition, let us earnestly suggest¹⁷⁰ that you get both sides of the story before you¹⁸⁰ invest your money. We have prepared a very interesting booklet¹⁹⁰ dealing with the necessary points of safety in mortgage bonds,²⁰⁰ and we will send it promptly, without any obligation whatever,²¹⁰ upon your request. Simply fill out and return to us²²⁰ the enclosed card.

Very truly yours, (226—1.52)

368

Mr. Arthur C. Bray

1523 Third Avenue

Birmingham, Alabama

My dear Mr. Bray:

You don't have to be told¹⁰ that real estate is the safest investment on earth. You²⁰ have heard that all your life.

What you want to³⁰ know is: "How can I make a real estate investment⁴⁰ that is absolutely safe, and at the same time yields⁵⁰ a high rate of income?"

Your answer is found in⁶⁰ an illustrated book written by Mr. Lynch, entitled "The Real⁷⁰ Estate Investment of the Future."

During the past fourteen years,⁸⁰ the Lynch Company has erected a large number of buildings,⁹⁰ aggregating millions of dollars. This work was done under the¹⁰⁰ Lynch plan of financing, designing, constructing, and operating—everything handled¹¹⁰ by one organization.

The Lynch plan of financing is based¹²⁰ on the idea that the man who furnishes the capital¹³⁰ to erect a building is entitled to receive all the¹⁴⁰ profits of that building, until his capital has been repaid,¹⁵⁰ with interest. And, thereafter, he is entitled to share in¹⁶⁰ all future profits equally with the man who conceived the¹⁷⁰ idea and did the work.

The fairness of this plan,¹⁸⁰ and its fundamental soundness, together with the ability and integrity¹⁹⁰ of the men who are directing the group of Lynch²⁰⁰ companies, are the reasons why every apartment house in operation²¹⁰ today under this

plan is a success, from the standpoint²²⁰ of both the tenant and the investor.

The Lynch Company²³⁰ has been operating successfully for fourteen years. It has grown²⁴⁰ with the years, and will continue to grow. It is,²⁵⁰ therefore, worthy of your careful investigation.

The enclosed card will²⁶⁰ bring a copy of the book to you by mail,²⁷⁰ entirely without obligation.

Very truly yours, (276—1.52)

369

Mr. Clarkson A. Collins
245 North Calvert Street
Baltimore, Maryland

Dear Mr. Collins:

You were shown in our letter of¹⁰ January 5 the following six ways in which our financial²⁰ service could be advantageously used by your firm for the³⁰ purpose of expanding your business without acquiring a permanent obligation⁴⁰ by increasing your capital.

1. You can increase your assets⁵⁰ and strengthen your credit at the same time.

2. Your⁶⁰ book accounts will work as hard as you do and⁷⁰ all shipments are made cash sales.

3. You can increase⁸⁰ your turnovers and make every dollar of your capital productive.⁹⁰

4. Your slow-paying customers become the most profitable.

5.¹⁰⁰ You have no due dates to worry about.

6. You¹¹⁰ have a source of temporary capital on which you can¹²⁰ always depend.

Certainly, one or more of the advantages of¹³⁰ our plan should appeal to you and we want the¹⁴⁰ opportunity to give you complete personal explanation.

We purchase time¹⁵⁰ payment or instalment accounts from manufacturers or dealers who sell¹⁶⁰ household and office appliances, etc., on the monthly payment basis.¹⁷⁰

The enclosed card is for your convenience. It brings you¹⁸⁰ full details, with no obligation on your part. It will¹⁹⁰ pay you to learn what we have to offer.

Very²⁰⁰ truly yours, (202—1.52)

370

Miss Margaret E. Gilmore
432 De Kalb Avenue
Brooklyn, New York

Dear Madam:

Although we do not have charge accounts, we¹⁰ are glad to tell you of our Depositors' Account Department²⁰ which is proving so helpful to over 30,000 interested³⁰ patrons.

By forwarding a check or depositing a cash amount⁴⁰ in our bank, you are privileged to shop against that⁵⁰ amount until it is exhausted. Interest is paid at 4⁶⁰ per cent on your daily balance and is compounded quarterly.⁷⁰ In this way your money never lies idle. Each month⁸⁰ a statement is sent showing how much you have spent⁹⁰ and the amount remaining to your credit.

At any time¹⁰⁰ you can withdraw all or any part of your deposit¹¹⁰ without previous notice. Should it be necessary to write or¹²⁰ telephone, you

will receive the same efficient service as if¹³⁰ shopping personally. The booklet we have enclosed further explains this¹⁴⁰ service.

It is our policy to have our prices always¹⁵⁰ lowest in the city, that is, at least 6 per¹⁶⁰ cent below all competitive retail prices—quality, style, and workmanship¹⁷⁰ considered by exact comparison. This is possible because we sell¹⁸⁰ as well as buy for cash.

We anticipate opening an¹⁹⁰ account for you and hope that we may be permitted²⁰⁰ to serve you further.

Yours very truly, (207—1.52)

371

Mr. William D. Tracy
216 Canal Street
New Smyrna, Florida

Dear Sir:

It gives me pleasure to welcome you as¹⁰ a new policyholder of the Trustee Life. In the exercise²⁰ of your best judgment you have joined the Company. We³⁰ should like you to feel that it is managed solely⁴⁰ in the interests of its policyholders, that safety and service⁵⁰ to them has been its guiding principle for more than⁶⁰ sixty years, and that it is the earnest endeavor of⁷⁰ the management to establish a closer relationship between it and⁸⁰ the Company's policyholders than usually exists in such business enterprises.⁹⁰

"What Insurance Service Can Mean to the Policyholder and His¹⁰⁰ Family" you will find expressed in the enclosed booklet, which¹¹⁰ we urge you to read and keep with your policy¹²⁰ for ready

reference, as it will considerably increase its value¹³⁰ to you and incidentally may add years to your life.¹⁴⁰

In particular do I wish to point out the privilege¹⁵⁰ of Health Service No. 1, to which you are entitled.¹⁶⁰ It consists of a personal letter from the Life Service¹⁷⁰ Institute, outlining a modern and common-sense way of leading¹⁸⁰ an active life and keeping well. This service is free¹⁹⁰ to you and does not affect the standing of your²⁰⁰ insurance in any way.

In our earnest efforts to serve²¹⁰ our policyholders we solicit your cooperation and shall be glad²²⁰ to hear from you at any time.

Very truly yours,²³⁰ (230—1.52)

372

Mr. B. W. Fisher

Lancaster High School

Lancaster, Pennsylvania

Dear Mr. Fisher:

One of the most interesting problems we¹⁰ have studied during the past few months has been with²⁰ regard to the actual position of the American farmer, and³⁰ the change that has taken place in his position in⁴⁰ the past three years.

Some of the information that we⁵⁰ have collected in attempting to reach a conclusion as to⁶⁰ the agricultural status has proved intensely interesting and Mr. Perkins⁷⁰ has had it put together in the form of a⁸⁰ brief graphic report. At his request I am sending a⁹⁰ copy to you under separate cover.

Very truly yours, (99—1.53)

373

Mr. Charles A. Ritter
225 Main Street
Beacon, New York

Dear Sir:

The matter referred to in your letters of¹⁰ September 30 and October 24 has not been forgotten,²⁰ but is being temporarily held in abeyance. When the opportune³⁰ time arrives we shall again take it up with you.⁴⁰

Yours very truly, (43—1.53)

374

Mrs. A. M. Jackson,
210 Langton Avenue
Brooklyn, New York

Dear Madam:

On examining your fur coat left with us¹⁰ for storage we find that it would particularly lend itself²⁰ to remodeling, which would increase its attractiveness and beauty.

We³⁰ have in mind a new wrap, a garment carefully conforming⁴⁰ to the edicts of fashion for the coming season.

May⁵⁰ we have the privilege of discussing this with you personally.⁶⁰ We are enclosing herewith an addressed postal card and shall⁷⁰ fold your garment aside in our storage vaults until we⁸⁰ hear from you.

Should you desire to anticipate the season's⁹⁰ needs and avail yourself of the opportunity, there is a¹⁰⁰ special price concession on all summer work prior to August¹¹⁰ 15.

Very truly yours, (114—1.53)

375

Messrs. E. Rossmore & Company
1450 Prospect Avenue
Cleveland, Ohio

Gentlemen:

Please send us by return mail the local rates¹⁰ for the *Journal*, Akron, Ohio, ranging from 10,000 up²⁰ to 75,000 lines.

If you do not have these³⁰ in your office we suggest your telegraphing for them, so⁴⁰ that we can get them immediately.

We shall appreciate your⁵⁰ prompt attention to this request.

Very truly yours, (59—1.53)

376

Mr. B. C. Wilson
208 Friendship Street
Providence, Rhode Island

My dear Mr. Wilson:

Just make a memorandum that August¹⁰ 10 is the closing date for the October issue of²⁰ *Business Men*. It is going to be a big issue³⁰ both from an editorial standpoint and from an advertising standpoint.⁴⁰ Good positions are going fast. Undoubtedly you have a client⁵⁰ who will want to advertise in October *Business Men*.

Don't⁶⁰ you think it would be a good idea to get⁷⁰ your insertion order to me as soon as possible, or⁸⁰ at least a tentative reservation for space, in order that⁹⁰ you may have the best possible position for your client?¹⁰⁰

Yours very truly, (103—1.53)

377

Mr. M. Wallach
Central Building
Scranton, Pennsylvania

Dear Sir:

Re: Mr. Henry Noble

Enclosed is a letter¹⁰ addressed to the above applicant with information in connection with²⁰ the proposed reinstatement of the policy.

We are forwarding these³⁰ papers to your office in order that you may get⁴⁰ in touch with the applicant and assist us in having⁵⁰ the policy reinstated on the Company's books.

We hope that⁶⁰ you may be successful and ask that you keep us⁷⁰ informed.

Very truly yours, (74—1.53)

378

Mr. Harry W. Bayer
261 Broadway
New York, New York

Dear Sir:

In making the customary audit of our up-town¹⁰ office, it was found that, while the records showed that²⁰ securities had been held for your account at that office³⁰ prior to November 10, 1926, no securities⁴⁰ were being held for you on that date.

Will you⁵⁰ kindly inform us if this is correct by signing the⁶⁰ verification in the space shown below, returning this letter promptly⁷⁰ in the enclosed envelope.

Yours very truly, (77—1.53)

379

Mr. William N. Griffin
12 Union Square
New York, New York

Dear Sir:

We have a very desirable suite of rooms¹⁰ suitable for a high-class business that can be rented²⁰ for a term of years at a very attractive figure.³⁰

As Westchester County is growing rapidly, the desirability of an⁴⁰ attractive location is essential. Bronxville, as you know, is twenty-⁵⁰ nine minutes from Grand Central Station and is located centrally,⁶⁰ making it an unusually good site for a branch business.⁷⁰

This suite is in one of Bronxville's finest buildings and⁸⁰ comprises over 1,900 square feet of floor⁹⁰ surface. There are nine windows giving ample light and cross¹⁰⁰-ventilation. It is one-half a minute from the station.¹¹⁰

We shall be pleased to go into the matter further.¹²⁰

Yours truly, (123—1.53)

380

Mrs. Evelyn T. Hudson
135 Montgomery Street
San Francisco, California

My dear Mrs. Hudson:

Human nature is very much the¹⁰ same the world over. People don't like to be forgotten,²⁰ and since we observe from our records that we have³⁰ not been favored with your valued patron-

age for some time⁴⁰ past, we are naturally wondering what can be keeping you⁵⁰ away.

It is our earnest desire to do everything possible⁶⁰ to merit the confidence and respect of our patrons, and⁷⁰ when any of our old customers cease buying we are⁸⁰ apprehensive lest anything has occurred to cause dissatisfaction.

Never in⁹⁰ the history of the store were stocks more appealing or¹⁰⁰ prices so attractive, and we hope we may confidently look¹¹⁰ forward to a resumption of your esteemed patronage.

Yours very¹²⁰ truly, (121—1.53)

381

Mrs. Mary K. Mannings
435 North Illinois Street
Indianapolis, Indiana

Dear Madam:

When our representative, Mr. S. L. Jones, was¹⁰ recently at your hotel he was given a tentative order²⁰ by Mr. Hall, for four suits of pajamas. He distinctly³⁰ marked his order not to proceed until we had confirmation⁴⁰ from you, further adding we would surely hear from you⁵⁰ the early part of last week.

As we understand Mr.⁶⁰ Hall is rather anxious to get these pajamas as soon⁷⁰ as possible, we should appreciate it if you would please⁸⁰ give us your authority to proceed with the order. We⁹⁰ might add the pajamas are priced at \$14.50¹⁰⁰ per suit, plus an additional charge of \$1.80¹¹⁰ per suit for special monograms to be embroidered.¹²⁰

We shall appreciate your kind cooperation.

Yours very truly, (129—1.53)

382

Mr. John Haddon
29 Bradley Place
Davenport, Iowa

Dear Sir:

We shall be very pleased to have you¹⁰ take up with us any matter about which you feel²⁰ that there has been any error or misunderstanding. We want³⁰ to straighten these things out promptly and satisfactorily.

We find⁴⁰ that on the order which you were good enough to⁵⁰ send us recently, you fixed prices that apparently had been⁶⁰ taken from previous bills. You will, of course, appreciate that⁷⁰ prices do change. It is impossible to keep them on⁸⁰ the same level continuously.

We filled your order, charging the⁹⁰ current prices for the items in question, but, unfortunately, due¹⁰⁰ to an oversight, you were not informed at the time.¹¹⁰ Although the prices charged were thoroughly proper, fair, and moderate,¹²⁰ nevertheless, under the circumstances, we are crediting you with the¹³⁰ difference which you mention.

We hope that this will be¹⁴⁰ satisfactory.

Very truly yours, (144—1.53)

383

Mr. Sterling C. Conover
2405 Sierra Vista
Los Angeles, California

Dear Sir:

We would like very much indeed to be¹⁰ able

In E
 Lin G
 ver G
 S M
 ✓
 3
 4 6 8
 6 7
 20 21
 6 8
 13

to contribute some article of merchandise to the Bazaar²⁰ that is to be held by the American Legion of³⁰ your city, but we are very sorry to say that⁴⁰ a rule of the house prevents us from doing it.⁵⁰

Up to two or three years ago we did contribute⁶⁰ in all matters of this kind, but since we started⁷⁰ national advertising we now have 6,000 retail customers. Sometimes⁸⁰ we get as many as fifty to seventy-five requests⁹⁰ a day in matters of this kind, or for other¹⁰⁰ forms of cooperation, either charitable or for advertising purposes. If¹¹⁰ we granted them all, our profits would be very seriously¹²⁰ impaired.

We cannot grant some and refuse others, so in¹³⁰ order to be absolutely fair in this matter it has¹⁴⁰ been necessary for us to make a rule that we¹⁵⁰ cannot contribute to anything outside of our own organization.

Very¹⁶⁰ truly yours, (162—1.53)

384

Mr. E. B. Lyons
 37 Auburn Avenue
 Atlanta, Georgia

Dear Sir:

We are extremely sorry you should have felt¹⁰ forced to write as you did in your letter of²⁰ November 30, for that letter expresses sentiment directly contrary to³⁰ that which we strive to establish between our merchant representatives⁴⁰ and this company.

Unless you feel happy in your dealings⁵⁰ with us, it goes without saying you will not have⁶⁰ the proper interest in the promotion of the

10 11
 2 11
 1 2
 1 2
 3 4
 7 11
 1 1
 2 3
 2 3

department. With⁷⁰ that in mind, we are naturally anxious to develop and⁸⁰ retain your business friendship, and so especially regret anything that⁹⁰ we may have written from this office should have failed¹⁰⁰ to express the friendly feeling we are anxious to have¹¹⁰ exist between us.

Now, Mr. Lyons, we earnestly hope no¹²⁰ further misunderstanding exists, for we want our relations to be¹³⁰ agreeable to the last detail. Should there be any question,¹⁴⁰ write us frankly, that nothing may stand in the way¹⁵⁰ of the building of a firm and lasting business friendship.¹⁶⁰

Very truly yours, (163—1.53)

385

Mr. Leonard J. Matteson
98 North Fourth Street
Columbus, Ohio

Dear Sir:

We thank you for your recent order, which¹⁰ is very much appreciated.

As our records do not indicate²⁰ that we have had a previous account with you, we³⁰ are without definite information in regard to your financial affairs.⁴⁰

It will be necessary, of course, for us to make⁵⁰ some inquiries in this connection, and as no one can⁶⁰ give the desired information as well as you, we hope⁷⁰ you will assist us by furnishing a statement on the⁸⁰ enclosed blank form. This will help us grant a credit⁹⁰ line commensurate with your requirements.

In the meantime we shall¹⁰⁰ hold your order; or, if you prefer, we can make¹¹⁰ shipment in this

instance on a cash basis, allowing you¹²⁰ the benefit of the regular cash discount, amounting to \$3.56.¹³⁰ We can, thereby, leave the question¹⁴⁰ of establishing your line of credit for further consideration, and¹⁵⁰ still give you immediate delivery of the present order.

Your¹⁶⁰ indulgence and assistance will be appreciated.

Yours very truly, (169—1.53)

386

Mr. David H. Knott
Penobscot Building
Detroit, Michigan

Dear Sir:

Have you a client who needs additional capital¹⁰ in his business? Have you a client who wishes to²⁰ purchase outright or purchase an interest in a going concern³⁰ in any line of business in any part of the⁴⁰ United States?

We can without doubt supply the wants of⁶⁰ any such client, because we are in touch with bona⁶⁰ fide opportunities of this kind throughout the country

Then, again,⁷⁰ our personal assistance to you in the settlement of estates⁸⁰ and investment of money will be useful.

You will find,⁹⁰ too, that we can often be of particular service in¹⁰⁰ your work of liquidating receiverships. Instead of selling under the¹¹⁰ hammer we may know of a syndicate or individual willing¹²⁰ to purchase outright, and the advantages of this will be¹³⁰ immediately apparent to you.

In the folder enclosed you will¹⁴⁰ see that the

scope of our organization is very broad.¹⁵⁰ We shall be pleased to supply you with as many¹⁶⁰ of these circulars as you may need.

Yours very truly,¹⁷⁰ (170—1.53)

387

Messrs. J. P. Muller & Company
402 Russell Street
Charleston, West Virginia

Gentlemen:

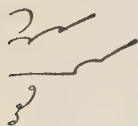
We ask your permission to take at this time¹⁰ your order for transfer supplies for your correspondence files.

The²⁰ filing equipment which you use is not a stock equipment³⁰ but one which is designed to take care exactly of⁴⁰ the particular needs of your particular office and business.

The⁵⁰ fact that your equipment is so designed that it will⁶⁰ meet the individual needs of your office, giving you the⁷⁰ highest possible effectiveness in filing equipment, requires individual equipment to⁸⁰ be made up for you to make your transfer properly.⁹⁰

Of the thousands of concerns which we serve, practically all¹⁰⁰ transfer their files on the first of January. In order¹¹⁰ that you may not be inconvenienced in receiving your supplies,¹²⁰ we ask that you grant us the favor of placing¹³⁰ your order now, so that we may prepare your transfer¹⁴⁰ equipment and have it ready for you.

While we do¹⁵⁰ not at all insist that we should be permitted to¹⁶⁰ make immediate shipment of your order, we do recommend that¹⁷⁰ we be instructed to ship not later than November 15.¹⁸⁰

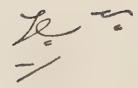


We appreciate your confidence and assure you of our continued¹⁹⁰ effort to see to it that your filing equipment is²⁰⁰ maintained at the highest point of efficiency.

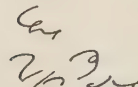
Very truly yours,²¹⁰ (210—1.53)

388

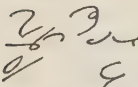
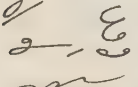
Mr. Ernest L. Becker
349 Tyndale Avenue
Riverdale, New York



My dear Mr. Becker:



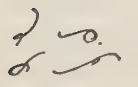
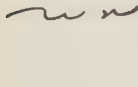
On November 20, 1926,¹⁰ we entered in our files a complete copy of²⁰ your eyeglass prescription, of which we have kept a careful³⁰ record.

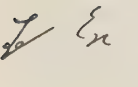
Medical authorities are agreed that the only way to⁴⁰ protect your eyesight properly is to have your eyes examined⁵⁰ yearly, because of the gradual, definite changes that take place⁶⁰ in your vision as the years go on.



Reading, close⁷⁰ work, the theater and movies, and the general use of⁸⁰ your eyes in your daily occupation may also have caused⁹⁰ changes in your eyesight.

These changes in your eyesight condition¹⁰⁰ cause either improvement in vision, requiring lenses of weaker power,¹¹⁰ or indicate the need for lenses of greater or varied¹²⁰ strength—the important thing is to know.



May we suggest,¹³⁰ Mr. Becker, that you hand your enclosed prescription record to¹⁴⁰ one of our registered specialists?

He will examine your eyes¹⁵⁰ and advise whether your glasses are giving the complete protection¹⁶⁰ necessary to conserve your eyesight,

✓ 2
or whether a change in¹⁷⁰ one or both lenses will
give you better vision and¹⁸⁰ greater eye comfort.

Yours very truly, (186—1.53)

389

Mr. George N. Boyd
26 East Mohawk Street
Buffalo, New York

Dear Sir:

The Maynard Six is built to last. In¹⁰ these models, as in every other Maynard product, durability is²⁰ a primary quality. Just as, at the present time, there³⁰ are many eight- and ten-year Maynard cars giving satisfactory⁴⁰ service, so we are looking to the Maynard Six to⁵⁰ establish new records for long service.

The Maynard Six will⁶⁰ perform in a satisfying manner over a period equal to⁷⁰ the lifetime of two cars priced at \$1,000⁸⁰ less. This angle alone demonstrates the sound investment in transportation⁹⁰ which the Six represents.

Long life assures low operation costs,¹⁰⁰ minimum maintenance charges, and few replacements, for it necessarily implies¹¹⁰ sturdy construction and lasting parts. It also assures the owner¹²⁰ of uninterrupted use of his car since there is no¹³⁰ annual process of trading in for a new model, with¹⁴⁰ all its attendant delays.

Some 40,000 American motorists have¹⁵⁰ found that ownership of a Maynard Six is justified by¹⁶⁰ good business judgment. We would like very much to take¹⁷⁰ you for a drive in one of these cars in¹⁸⁰ order that you may form for yourself an opinion as¹⁹⁰ to how well the Maynard Six can

2 E

solve your motoring²⁰⁰ problems. May we make arrangements to take you for a²¹⁰ ride in a Maynard Six?

Very truly yours, (218—1.53)

390

Mr. Clement C. Hyde
49 Meeting Street
Charleston, South Carolina

Dear Sir:

You doubtless have occasion from time to time¹⁰ to recommend depositories for funds to be held under the²⁰ control of executors, administrators, trustees, guardians, etc. We take the³⁰ liberty of calling your attention to our facilities for the⁴⁰ handling of such accounts up to an amount not exceeding⁵⁰ \$5,000 under one control, and the terms upon⁶⁰ which we are pleased to receive them.

Interest dividends at⁷⁰ the rate of 4 per cent, or more, have been⁸⁰ paid for ninety-five years and we see no reason⁹⁰ for a reduction in this rate in the near future;¹⁰⁰ but, obviously, we cannot give definite assurance as to the¹¹⁰ rate of interest dividends that the bank will pay in¹²⁰ the future on such deposits.

Funds deposited on or before¹³⁰ the third business day of each month draw interest from¹⁴⁰ the first of that month if allowed to remain until¹⁵⁰ the end of the quarter. Dividends are credited and compounded¹⁶⁰ the first of January, April, July, and October.

In connection¹⁷⁰ with the opening of such accounts it would be necessary¹⁸⁰ to file only such

documents as are required by other¹⁹⁰ banks and trust companies.

We trust you will favorably consider²⁰⁰ this bank in the placing of such funds.

Yours very²¹⁰ truly, (211—1.53)

391

Mrs. Pauline Goodell
24 South Pine Street
Warren, Ohio

Dear Madam:

Frequently you are compelled, by circumstances, to prepare¹⁰ a meal in only a few minutes' time. This is²⁰ always a difficult job. And what to have is always³⁰ the problem.

As you know, the products that can be⁴⁰ purchased at the grocery store, satisfactory products we mean, for⁵⁰ a quick, wholesome, and complete meal are very few indeed.⁶⁰ And the women who are acquainted with these limited products⁷⁰ consider them very helpful friends. Furthermore, they always keep a⁸⁰ generous supply of these products on hand for emergency purposes.⁹⁰

Judging from our experience, we believe that of the few¹⁰⁰ limited products that are satisfactory for quick service, Food-Nut¹¹⁰ prepared spaghetti surmounts them all. It is the ideal, practical,¹²⁰ wholesome food that gives the *complete* meal. If you haven't¹³⁰ tried this appetizing, delicious, and handy food product, we request¹⁴⁰ that you do so at once. And if you approve¹⁵⁰ of the thought that is behind this excellent product—the¹⁶⁰ quick-service thought—we know that you will consider

it¹⁷⁰ advisable always to keep a number of cans of Food-Nut¹⁸⁰ prepared spaghetti on hand.

We are writing you this personal¹⁹⁰ letter at the request of your grocer, Mr. F. H.²⁰⁰ Gibson. These progressive merchants are stocking and selling Food-Nut²¹⁰ prepared spaghetti so you can secure your requirements from them.²²⁰

You may be sure that if we didn't have such²³⁰ great confidence in Food-Nut prepared spaghetti we would not²⁴⁰ risk the Food-Nut quality reputation by sending you this²⁵⁰ personal recommendation.

Yours very truly, (255—1.53)

392

Mr. Thomas F. Clark
645 Congress Street
Indianapolis, Indiana

My dear Mr. Clark:

I have tried a number of¹⁰ times to get in touch with you regarding closing dates²⁰ of the *Darrow Clearing House*, but have been unsuccessful, inasmuch³⁰ as you have been out of town every time I⁴⁰ called. I sincerely hope that you have had an opportunity⁵⁰ to consider the information I gave you about the *Darrow*⁶⁰ *Clearing House* and that your reactions were favorable to its⁷⁰ use as a medium for your advertising.

The December issue⁸⁰ closes the 25th of October and is in circulation⁹⁰ around the 28th of November. Won't you let me¹⁰⁰ know whether you think you can use that issue of¹¹⁰ the publication?

Yours very truly, (115—1.54)

393

Mr. H. H. Charles
525 Pear Street
Ann Arbor, Michigan

Dear Sir:

It is certainly encouraging to learn from you¹⁰ that, from every direction, evidence of renewed confidence in better²⁰ business conditions is being obtained.

Our own business is improving³⁰ quite a little, and we feel, as you do, that⁴⁰ the fall is going to show a considerable improvement.

However,⁵⁰ I will let you know on Monday, August 11, if⁶⁰ we can start advertising again for October.

If you do⁷⁰ not hear from me you will know we have been⁸⁰ unable to arrange this.

Yours very truly, (87—1.54)

394

Mr. William A. Sturgis
518 Roanoke Street
Roanoke, Virginia

My dear Mr. Sturgis:

Your letter of October 16 is¹⁰ received. I have been over the situation again with Mr.²⁰ Masters, our advertising agent. It is not developing quite as³⁰ we anticipated, and, as a result, I am going to⁴⁰ ask you to defer once more, if you will, our⁵⁰ entering your publication.

I shall let you have my copy⁶⁰ about the first of November, which will catch the January⁷⁰ issue. In the meantime I shall try to thrash the⁸⁰

matter out very completely with Mr. Masters and see if⁹⁰ we cannot get on a basis of perhaps continuous use¹⁰⁰ of publications of your type.

Yours truly, (107—1.54)

395

Mr. C. A. Lovett
109 St. Joseph Street
Mobile, Alabama

Dear Sir:

May I take this opportunity of presenting to¹⁰ you, with our compliments, a copy of a recent publication,²⁰ "How to Sell," by Mr. Boles, a member of our³⁰ staff.

For some time, Henderson & Company along with other⁴⁰ manufacturers and merchants, has been aware of the fact that⁵⁰ there are a great many improvements possible in selling, by⁶⁰ more specific instruction of salespeople.

This little book contains concise⁷⁰ information on how to sell sporting goods, of which there⁸⁰ is quite a lack of specific information. It really does⁹⁰ more than this; it treats of the method of approaching¹⁰⁰ and handling customers; human nature in selling; and, in short,¹¹⁰ I believe it will be interesting to the merchant himself,¹²⁰ as it applies not only to selling our product, but¹³⁰ to anything that might be sold by a storekeeper.

We¹⁴⁰ realize that every merchant, in the running of his store,¹⁵⁰ is obliged to delegate the responsibility of selling to his¹⁶⁰ salespeople. In presenting this booklet, we offer the opportunity for¹⁷⁰ specific instruction to such salespeople.

We issue this book to¹⁸⁰ those who ask for it,

with the belief that if¹⁹⁰ it is used by such sales-people they will become more²⁰⁰ productive to themselves and their firm because of having read²¹⁰ it.

Yours very truly, (214—1.54)

396

Mr. Charles Young
419 Grand Street
Newburgh, New York

Dear Sir:

Have you yet planned your activities for the¹⁰ coming winter?

Winter cruising to the warmer countries offers an²⁰ experience impossible to gain otherwise. Leaving New York in January,³⁰ Southern waters are entered at once, and from then on⁴⁰ the various lands are reached at their most attractive seasons.⁵⁰ The great gateway ports and the principal cities are entered⁶⁰ for leisurely visits during their colorful gala times.

As the⁷⁰ enclosed folder shows, the itineraries of both of our winter⁸⁰ cruises have been greatly extended. The accommodations of each, as⁹⁰ always, have been arranged to afford fullest individual comfort, freedom,¹⁰⁰ and enjoyment for every voyager. Every resource of our organization¹¹⁰ has been called upon to make this possible and, frankly,¹²⁰ we do not believe that any cruise has ever offered¹³⁰ so much in every way as do these. To maintain¹⁴⁰ their distinctive character we have limited the guest lists of¹⁵⁰ both.

It has been our experience that most of the¹⁶⁰ members of these cruises make their arrangements

well in advance.¹⁷⁰ May we send you, by mail, full information? No obligation¹⁸⁰ is involved, but if the thought has been in your¹⁹⁰ mind, our booklets will help you plan a most delightful²⁰⁰ winter that will leave memories to be dwelt upon with²¹⁰ pleasure. A card is enclosed for your convenience.

Yours truly,²²⁰ (220—1.54)

397

Mr. Charles L. Martens
114 Decatur Street
New Orleans, Louisiana

Dear Sir:

It is unfortunate that you did not find¹⁰ it convenient to see a demonstration when Mr. Burns called²⁰ to see you early this week. The Speakograph system of³⁰ interior telephones represents a service that has to do with⁴⁰ a vital problem in your organization—it is worth knowing.⁵⁰

If you are interested in getting more productive business hours⁶⁰ at no increase in your business month, or in intensifying,⁷⁰ and at the same time simplifying, your service to your⁸⁰ clients, we would like to show you what we have⁹⁰ done for others.

The enclosed booklet may serve to throw¹⁰⁰ some interesting light upon your own problem. In it, briefly,¹¹⁰ you will find a measure of our story.

But there¹²⁰ is really no satisfactory method of presenting the Speakograph system¹³⁰ in its true value to you without an actual demonstration.¹⁴⁰

For an adequate understanding and appreciation of what Speakograph can¹⁵⁰ do for you, you need to see one of our¹⁶⁰ demonstration systems in operation on your desk.

We do not¹⁷⁰ consider Speakograph a "cure-all"—we would not presume to¹⁸⁰ claim that we know more about your business than you¹⁹⁰ do—but we *do* have a common-sense product and²⁰⁰ a specialized knowledge of intercommunication problems that can be turned²¹⁰ to your advantage.

The facilities of this office—backed by²²⁰ twenty years' experience in this territory—are at the other²³⁰ end of your telephone.

Yours very truly, (237—1.54)

398

Mr. Henry B. Potter

231 South Hill Street

Los Angeles, California

My dear Mr. Potter:

When we were talking about you¹⁰ in the office this morning a file covering your past-²⁰due account, amounting to \$74, was submitted to³⁰ me.

The credit department recommends that it be sent to⁴⁰ our attorneys for collection. You can hardly blame them, as⁵⁰ there has been no response to their request for payment.⁶⁰

I really believe, however, that the delay has been due⁷⁰ to an oversight and that you will take care of⁸⁰ the account at once; therefore I have decided to write⁹⁰ you personally before authorizing drastic collection measures.

You will, I¹⁰⁰ hope, answer promptly, so I am arranging to hold the¹¹⁰ matter open a few days.

2 2 2
2 2 2

Please don't fail me, as¹²⁰ I have personally assumed the responsibility of collecting your account.¹³⁰

Yours very truly, (133—1.54)

399

Mr. E. H. Raymond
1295 Ocean Avenue
Brooklyn, New York

My dear Mr. Raymond:

2 2 2

2 2

2 2 2

2 2

2 2 2

The committee appointed at the adjourned¹⁰ special meeting of the Community Corporation to raise the sum²⁰ of \$5,000 by subscriptions to the capital stock³⁰ have succeeded in obtaining pledges of stock to the amount⁴⁰ of \$5,000 by and with the aid of⁵⁰ the business men of our particular section, and the latter⁶⁰ have promised to aid the committee in writing stock until⁷⁰ the indebtedness of the property is entirely paid off.

2 2

2 2 2

2 2

2 2

2 2

2 2

To⁸⁰ do this, however, will require an increase in the capital⁹⁰ stock of \$25,000, or, in other words,¹⁰⁰ making the capital stock of the corporation \$75,000,¹¹⁰ instead of \$50,000 as at present. This¹²⁰ should be done, as the capital stock of the corporation¹³⁰ is not sufficient to carry on this project. Will you¹⁴⁰ please, therefore, sign and return at once in the enclosed¹⁵⁰ self-addressed stamped envelope the enclosed consent to increase the¹⁶⁰ capital stock. Signing this consent does not obligate you in¹⁷⁰ any way, but it will enable the directors to go¹⁸⁰ forward and get the property out of debt. Without these¹⁹⁰ consents you stand to lose the property and what you²⁰⁰ have put into it, so sign and return this consent²¹⁰ imme-

idately, before the matter goes out of your mind.

Please²²⁰ attend the meeting of the stockholders to be held Monday²³⁰ evening, December 6, 1926, at 8.30.²⁴⁰ Your committee has met with the most favorable response to²⁵⁰ its appeal; the business men are now back of us²⁶⁰ and we feel assured of success. The committee has a²⁷⁰ pleasant surprise in store for you and a report to²⁸⁰ make which will greatly please you. Do not fail to²⁹⁰ attend this meeting.

Sincerely yours, (295—1.54)

400

Mrs. Kathryn M. Egan

224 Morris Avenue

Elizabeth, New Jersey

Dear Madam:

On Wednesday, June 10, and Thursday, June 11,¹⁰ we shall hold a private sale of women's Paris gowns,²⁰ just unpacked from their Paris boxes. You are cordially invited³⁰ to attend.

The event is unusual, for these gowns are⁴⁰ absolutely new, and in many cases made to sell at⁵⁰ two or three times the price at which a fortunate⁶⁰ purchase enables us to mark them.

The collection includes all⁷⁰ the smart fashions of the season. The fabrics are the⁸⁰ finest and the workmanship is typically Parisian, exquisite in every⁹⁰ detail.

Please consider this as a personal invitation, and present¹⁰⁰ this letter in the Women's Gown Shop, fourth floor.

The¹¹⁰ collection is limited, so early selections mean first choice.

Very¹²⁰ truly yours, (122—1.54)

✓

401

Mr. Hartley Davis
1050 Beacon Street
Boston, Massachusetts

My dear Mr. Davis:

I purposely refrained from answering your¹⁰ letter of September 8 because I knew I was going²⁰ to be in Boston very shortly thereafter and would have³⁰ the opportunity of talking to you about the *Darrow Clearing*⁴⁰ *House*. When I was there I endeavored to locate your⁵⁰ office but was unsuccessful.

I am attaching a sample copy⁶⁰ of the *Darrow Clearing House* together with a rate card.⁷⁰ The *Darrow Clearing House* has a circulation of approximately⁸⁰ 52,000. It is the only publication in the bank⁹⁰ field which goes to a senior officer in every bank¹⁰⁰ in the United States and Canada. It affords, because of¹¹⁰ its low rate and large circulation, the most economical means¹²⁰ of telling the banker of your proposition.

I want you¹³⁰ to feel free to call upon me for any further¹⁴⁰ information or data that you may need in regard to¹⁵⁰ this publication and I sincerely hope that you will see¹⁶⁰ your way clear to advertising in its columns.

Yours very¹⁷⁰ truly, (171—1.54)

402

Mr. Harry B. Center
161 Harrison Street
Trenton, New Jersey

Dear Sir:

We appreciate the order you gave our repre-

sentative,¹⁰ Mr. Peters. You apparently are finding Harkers ready sellers, and²⁰ we are very glad to see this, for it indicates³⁰ to us that you are aggressively pushing the line and⁴⁰ are using the year-round advertising.

Naturally, we want to⁵⁰ help you in every way possible to get the most⁶⁰ out of your Harker investment, and the more orders you⁷⁰ send us the better we like it.

You received a⁸⁰ liberal dating on the invoice of January 15. This dating⁹⁰ specifically states, however, "If additional orders are placed in excess¹⁰⁰ of 10 per cent of the amount of this invoice,¹¹⁰ they will not be shipped until the amount of this¹²⁰ invoice has been paid."

Send us a good substantial check¹³⁰ now to apply on the \$78 balance of¹⁴⁰ your account, and your order will receive further consideration. If¹⁵⁰ you care to, simply attach your check to this letter¹⁶⁰ and return it to us.

Yours very truly, (169—1.54)

403

Mr. John D. Monroe
464 Drake Street
Fort Worth, Texas

Dear Sir:

Thank you very much, not only for your¹⁰ reply to my recent letter, but also for the order²⁰ that you were good enough to send.

We appreciate your³⁰ consideration, and, as previously stated, want to do business with⁴⁰ you regularly.

Very truly yours, (45—1.55)

404

Messrs. James A. Barr & Company
3600 South Michigan Avenue
Chicago, Illinois

Gentlemen:

I am writing to express our pleasure in adding¹⁰ your name to our list of customers. We really do²⁰ appreciate the consideration that you have been good enough to³⁰ extend. Our intention is to serve you in a manner⁴⁰ that will completely satisfy and to take care of your⁵⁰ interests in every way that we can.

We trust that⁶⁰ your initial order is but the beginning of continued business⁷⁰ relations.

Very truly yours, (74—1.55)

405

Mr. S. M. Hall, President
Capital Business College
Philadelphia, Pennsylvania

My dear Mr. Hall:

Because I believe you are interested¹⁰ in scientific investigations in the field of commercial education, I²⁰ am sending you a copy of the program of the³⁰ Research Conference on Commercial Education which we are going to⁴⁰ hold at Iowa City on Friday and Saturday, March 19⁵⁰ and 20.

You may be surprised at the list⁶⁰ of speakers who will take part. I believe they represent⁷⁰ the newest movements in commercial education and that no teacher⁸⁰ who wants to keep in touch with developments in our⁹⁰ field can afford not to

be present at this, the¹⁰⁰ first of our annual research conferences.

Yours very truly, (109—1.55)

406

Mr. Wilson F. Randolph
35 Main Street
Mystic, Connecticut

Dear Sir:

We are sorry to learn from your letter¹⁰ of July 14 that you did not receive the copy²⁰ of the Adirondacks booklet sent you.

We are mailing you³⁰ another copy and hope that you have not been inconvenienced⁴⁰ by the delay.

If we can be of any service⁵⁰ in supplying you with information concerning our trains, especially in⁶⁰ securing Pullman accommodations, we shall be pleased to hear from⁷⁰ you again.






Yours very truly, (75—1.55)


407

Central Audit Company
226 Bank Street
Norfolk, Virginia

Gentlemen:


We are very glad that you called our attention¹⁰ to the matter mentioned in your letter of November 15.²⁰ An investigation has been made of the charges referred to,³⁰ and we find that, besides the labor involved, we were⁴⁰ obliged to supply certain parts that were necessary when repairing⁵⁰ the machine. In view of your dissatis-






 faction, however, we are⁶⁰ writing to our home office asking permission to cancel the⁷⁰ labor charge of \$1.25.



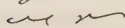

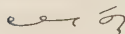

 We regret⁸⁰ that the circumstances will not allow us to cancel the⁹⁰ charge for parts, which amounts to 90 cents.




Very truly¹⁰⁰ yours, (101—1.55)




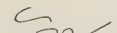
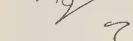

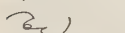
408



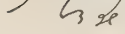

 The Globe Publishing Company
 236 Prairie Avenue
 Chicago, Illinois

Gentlemen:






 I have read with a great deal of interest¹⁰ the copy of "Business English" which you recently sent me.²⁰




 The authors certainly struck the keynote when they endeavored to³⁰ put into this volume the elements of actual business transactions.⁴⁰ Of all the books on business correspondence which have come⁵⁰ to my attention, this is the only one in which⁶⁰ an attempt has been made to surround the student with⁷⁰ the atmosphere of a real business office.








 The whole field⁸⁰ of business correspondence is so thoroughly covered and generously illustrated⁹⁰ that the student cannot but feel that he is gaining¹⁰⁰ the same practical experience which would be afforded him were¹¹⁰ he occupying a desk in the correspondence department of one¹²⁰ of our large business concerns.




 This volume should not only¹³⁰ prove a welcome addition to the textbooks in use in¹⁴⁰ our schools and universities, but will fill a long-

93
E

felt¹⁵⁰ want among those progressive business concerns that have found it¹⁶⁰ profitable to provide their employees with libraries covering the range¹⁷⁰ of their operation.

Yours very truly, (176—1.55)

409

Mr. Theodore Albright
145 Prospect Street
Jersey City, New Jersey

Dear Sir:

b. f.

we
are
in

We are glad to enclose a folder, on¹⁰ pages 3 to 6 of which are outlined six specimen²⁰ routes that may be followed on the Delhi Valley Circle³⁰ Tour.

on the
my
act
near
to
it
to

Our Circle Tour gives you not only a trip⁴⁰ to Niagara Falls and Toronto, but also a wonderful steamer⁵⁰ journey across Lake Ontario, through the Thousand Islands, and down⁶⁰ the St. Lawrence River (with its beautiful vistas and thrilling⁷⁰ rapids) to Montreal. From there you can go to Quebec⁸⁰ if desired.

the
the
the
the
the

This much a remarkable tour by itself,⁹⁰ but your return journey is hardly less interesting. It may¹⁰⁰ be made through Lake Champlain and Lake George, Saratoga Springs,¹¹⁰ and the Hudson River, or to Portland, through the White¹²⁰ Mountains, thence to Boston and New York.

the
the
the

When you have¹³⁰ selected the route which you prefer, you will find an¹⁴⁰ outline of the train and steamer schedules in the attached¹⁵⁰ Itinerary Suggestions.

Stop-overs are permitted at all points en¹⁶⁰ route—final return limit October 31. The trip

may¹⁷⁰ be made in a few days, or extended to several¹⁸⁰ weeks, depending on the amount of time spent at various¹⁹⁰ points en route.

Additional information, reservations, etc., may be had²⁰⁰ at any Consolidated Ticket Office, Hudson Terminal Ticket Office, our²¹⁰ representative, Mr. J. F. Andrus, Assistant General Passenger Agent, Room²²⁰ 500, 100 West 42d Street, or from²³⁰ the undersigned.

Yours truly, (234—1.55)

410

Mr. I. R. Adams

125 Congress Street

Hartford, Connecticut

Dear Sir:

In compliance with your request we are glad¹⁰ to mail you under separate cover a copy of our²⁰ descriptive booklet, a folder showing train service via the Coastwise³⁰ Air Line Railway, also information as to fares and sleeping-⁴⁰car charges from New York, New York, to a few⁵⁰ of the most prominent points on or reached via the⁶⁰ Coastwise Air Line Railway.

When decision has been reached as⁷⁰ to destination, the date, the train you desire to use,⁸⁰ and sleeping-car space desired, any further information may be⁹⁰ secured by calling at this office, at the Pennsylvania Station,¹⁰⁰ or at any of the Consolidated Ticket Offices, at which¹¹⁰ time the necessary sleeping-car reservations may be made.

Very¹²⁰ truly yours, (122—1.55)

411

Mr. William H. Taylor
95 Hancock Street
Everett, Massachusetts

Dear Mr. Taylor:

I have today discussed with Mr. Jones¹⁰ the possibility of fitting you into our organization somewhere, and²⁰ have made a rather thorough job of it, because I³⁰ feel that we ought to give you a definite statement⁴⁰ at this time and not encourage you to keep on⁵⁰ working along as you are in the expectation of having⁶⁰ something develop.

We went over the situation quite thoroughly, not⁷⁰ only as it exists at present, but also tried to⁸⁰ look forward into the future, and I regret to inform⁹⁰ you that we have nothing available now to offer you,¹⁰⁰ nor does it seem probable that there will be anything¹¹⁰ in the near future. For that reason I recommend that¹²⁰ you make your own plans for the future without taking¹³⁰ into consideration the possibility of joining our company.

Yours very¹⁴⁰ truly, (141—1.55)

412

High School of Commerce
Yonkers, New York
Gentlemen:

If you are familiar with the policy of this¹⁰ company you know, of course, that we have always "gone²⁰ the limit" in cooperating with institutions that teach typewriting. This³⁰ season

is no exception and, for a limited time, we⁴⁰ are going to offer you an unusually attractive opportunity to⁵⁰ save money.

Now that the Universal Company has entered the⁶⁰ national advertising field in a big way, such an opportunity⁷⁰ means more to you than ever before. As a result⁸⁰ of our advertising, the need for Universal operators everywhere is⁹⁰ growing by leaps and bounds, and it is to your¹⁰⁰ interest as well as ours to see that more beginners¹¹⁰ are trained on the Universal every year to take care¹²⁰ of this rapidly increasing demand.

So far as the typewriter¹³⁰ itself is concerned, we don't believe it necessary to go¹⁴⁰ into detail here. Every year appreciation of the merits of¹⁵⁰ the Universal becomes more general. Every year more and more¹⁶⁰ of the larger business concerns are installing the Universal, many¹⁷⁰ "standardizing" on it exclusively.

Of course, you will want to¹⁸⁰ take advantage of the liberal concessions we offer for the¹⁹⁰ season. May we suggest that you look over your typewriter²⁰⁰ equipment now and see what replacements and additions will be²¹⁰ needed at this time? Then write us your requirements in²²⁰ detail and we will work out a special offer that²³⁰ we know will prove most attractive to you.

Yours truly,²⁴⁰ (240—1.55)

413

Messrs. Frank B. Graves Company
314 Monadnock Block
Chicago, Illinois

Gentlemen:

Unfortunately we were compelled to delay

the shipment of¹⁰ the balance of your order, referred to in your letter²⁰ of September 17. This was due to our inability to³⁰ obtain material to meet our manufacturing schedules. This unusual situation⁴⁰ has now been cleared up, and we shall make your⁵⁰ shipment in one week by express, marked "Rush."

We hope⁶⁰ that your inconvenience has not been too great on account⁷⁰ of this delay. Further orders will be filled promptly, we⁸⁰ assure you.

Very truly yours, (85—1.56)

414

Mr. Harold O. Walker
284 East Grand Avenue
Quincy, Illinois

Dear Sir:

You are no doubt pleased with President Coolidge's¹⁰ action regarding the tax bill, not only because of the²⁰ good that it may do business generally, but because of³⁰ the added funds made available to you personally.

May we⁴⁰ suggest that a portion of the savings which accrued to⁵⁰ you on June 15 be invested where it will give⁶⁰ you the most personal satisfaction—in radio.

We have developed⁷⁰ a plan by which your purchase of a radio at⁸⁰ this time can be arranged, if desirable, in relation to⁹⁰ the tax savings made possible.

We would like very much¹⁰⁰ to enlarge upon this suggestion personally. An appointment for this¹¹⁰ purpose would be appreciated.

Very truly yours, (117—1.56)

Here

415

Messrs. Fitzgerald Brothers
257 Queens Street
Ottawa, Ontario

Gentlemen:

Thank you very much for the draft of¹⁰ \$375 enclosed in your letter of June²⁰ 30. Your thoughtfulness in providing a draft instead of check,³⁰ as suggested, is recognized and appreciated as still another evidence⁴⁰ of that fine courtesy which has marked the dealings of⁵⁰ all firms in your country with whom we have done⁶⁰ business.

It is a matter of sincere regret to us⁷⁰ that you should have found it necessary to discontinue our⁸⁰ line. We hope that at some time it may be⁹⁰ possible for us again to become associated under such conditions¹⁰⁰ as to render your handling of our products a source¹¹⁰ of profit and satisfaction.

Please accept our kind wishes.

Yours¹²⁰ very truly, (122—1.56)

416

Mr. A. H. Fulton
190 Flushing Street
Clinton, New York

Dear Sir:

If you are planning a trip to Europe¹⁰ this year you will doubtless be interested in knowing more²⁰ about the splendid passenger service being operated for the Government³⁰ by the United States Lines.

de m /
6 L
no

1
2
3
4
5
6
7
8
9
10

20 9
1 my

50 +

1.

2
 3
 4
 5
 6

9
ans 21

On

shoes.⁹⁰ For nearly seventy years this name has stood for fair¹⁰⁰ dealing, a policy established by Andrew Anderson in 1857¹¹⁰ and steadfastly maintained by the organization and the¹²⁰ members of his family, who still own the business.

Our¹³⁰ uptown shop at 542 Fifth Avenue will continue¹⁴⁰ to be the headquarters for fine footwear and service of¹⁵⁰ the Andrew Anderson standard.

Yours very truly, (157—1.56)

418

Mr. William H. Woodin
42 Summer Street
Plymouth, Massachusetts

Dear Sir:

The booklets you requested describing Perfect boilers and¹⁰ Ideal radiators are being sent, under separate cover.

These booklets²⁰ tell about ideal outfits for an ordinary-sized house, and³⁰ will give you a very good idea of the splendid⁴⁰ service to be expected from our outfits, in cozy warmth,⁵⁰ saving of fuel, and lessened caretaking.

In addition to the⁶⁰ Perfect boilers shown, we make other boilers for any size⁷⁰ of building, and for any fuel—coal, oil, or gas⁸⁰—so that if your requirements demand a different type and⁹⁰ size of boiler, they can be filled to your entire¹⁰⁰ satisfaction by the use of our product.

Our outfits are¹¹⁰ put in by all reliable heating contractors and plumbers. We¹²⁰ have no exclusive agents. You can get further information regarding¹³⁰ Perfect boilers and Ideal radiators,

also answers to any detailed¹⁴⁰ questions you desire to ask, including cost of installation, from¹⁵⁰ any heating merchant in your vicinity. If you request us¹⁶⁰ to do so, we shall gladly ask a dealer to¹⁷⁰ see you and submit desired advice, without obligating you to¹⁸⁰ buy.

We assure you we are pleased to be of¹⁹⁰ service, and place ourselves at your command at any time.²⁰⁰

Very truly yours, (203—1.56)

419

Mr. H. R. Eaton
138 Congress Street
Boston, Massachusetts

Dear Sir:

A year ago last November this company distributed¹⁰ to many thousands of corporations the first edition of the²⁰ enclosed pamphlet.

On the request of many lawyers a second³⁰ edition has now been published and is today being mailed⁴⁰ to a still larger list of corporations. Attorneys have stated⁵⁰ to us that this pamphlet has been of more help⁶⁰ to them in arousing their clients' interest in this important⁷⁰ legal question than any other measure ever taken. We are⁸⁰ glad, therefore, to extend our efforts on behalf of the⁹⁰ legal profession.

Attorneys will find a further assistance in our¹⁰⁰ new edition of "What Constitutes Doing Business." This pamphlet (which¹¹⁰ is for attorneys only and is not distributed among laymen)¹²⁰ cites the leading court decisions in the various states on¹³⁰ the question of what is held in each

state to¹⁴⁰ be doing business such as to require qualification. You will¹⁵⁰ find it of material assistance in advising your clients when¹⁶⁰ this question is brought up. A copy will gladly be¹⁷⁰ sent you free upon request—merely sign and return the¹⁸⁰ enclosed card.

Additional copies of the enclosed pamphlet, “When Doing¹⁹⁰ Business Is Illegal” (which is intended for the layman’s information),²⁰⁰ will be sent you without cost, or we will mail²¹⁰ copies for you to any business firms you think should²²⁰ be interested.

Yours very truly, (225—1.56)

420

Mr. Edward F. Field
23 South Gordon Street
Atlanta, Georgia

Dear Sir:

If an experience of over forty years in¹⁰ the handling of investments has impressed upon us any one²⁰ fact more than another, it is that in the long³⁰ run and in the great majority of cases conservatism is⁴⁰ more profitable than speculation. We attribute the steady increase in⁵⁰ the volume of our business very largely to the increasing⁶⁰ recognition among investors of the fact that risk- ing one’s principal⁷⁰ is a very high price to pay for a small⁸⁰ difference in anticipated income.

High-grade investment bonds of unquestioned⁹⁰ safety are today selling at prices which yield a high¹⁰⁰ return. Such bonds, in which the funds of banks and¹¹⁰ insurance companies are largely invested, can be purchased today to¹²⁰

yield from 4½ to over 6 per¹³⁰ cent. The investor who purchases now will continue to receive¹⁴⁰ this yield until the bonds are paid at maturity, ten,¹⁵⁰ twenty, thirty, or forty years hence.

We are prepared to¹⁶⁰ submit at all times carefully selected lists of securities suitable¹⁷⁰ for investors' requirements and to consult at any time with¹⁸⁰ prospective investors without any obligation on their part. We should¹⁹⁰ be glad to number you among our customers.

If you²⁰⁰ will so indicate we shall, without any obligation, be glad²¹⁰ to place your name upon our mailing lists to receive²²⁰ our monthly investment recommendations.

Very truly yours, (227—1.56)

421

Mr. Roswell J. Hasbrouck
238 Elliott Street
Buffalo, New York

Dear Sir:

You probably know about the Empire Life Insurance¹⁰ Company and the method it employs in the transaction of²⁰ its business. It appoints no agents, and has no representatives³⁰ anywhere. Its business is done direct through the mails. It⁴⁰ has policyholders in every state of the Union and in⁵⁰ every province of Canada, and some in foreign lands. It⁶⁰ issues every form of standard insurance approved by the Insurance⁷⁰ Department of the State of New York.

May we invite⁸⁰ you to consider one of our policies? Accompanying this letter⁹⁰ you will find a request for a policy on approval, which¹⁰⁰

2
1/2
2
1/2
3

when signed and forwarded to us is the first step¹¹⁰ to be taken by our method. The simplicity of the¹²⁰ plan we have evolved, whereby the individual may insure himself,¹³⁰ without the expensive intervention of a middleman, is shown in¹⁴⁰ the pages enclosed. We hope you will take the time¹⁵⁰ to read them.

2
2
2
2
2

Insurance policies have become in many families¹⁶⁰ as staple articles of the home as the food supplies.¹⁷⁰ We too often partake of our foods without a thorough¹⁸⁰ appreciation of their value. Too often insurance policies are tucked¹⁹⁰ away and quite forgotten. Too often, also, those earnest resolutions²⁰⁰ to add to one's insurance fail of their purpose.

2
2
2
2
2

We²¹⁰ hope the story on pages 2 and 3 will prompt²²⁰ you to complete the steps for a policy in this²³⁰ company.

Yours very truly, (234—1.56)

422

2

Mr. Wade H. Griffin
1229 Portland Avenue
Louisville, Kentucky

Dear Sir:

2

Please accept my personal thanks for the new¹⁰ checking account which you were good enough to open with²⁰ us today. I speak for the whole institution in saying³⁰ that we appreciate your business and anticipate long, close, and⁴⁰ mutually satisfactory relations with you.

2
2
2

As you probably know, we⁵⁰ operate under one of the oldest trust company charters in⁶⁰ the state, and have made a gratifying record as

2
2
2
2
2

executor⁷⁰ and trustee under wills, as trustee under special funds created⁸⁰ by living customers for themselves and others, as financial agent,⁹⁰ and in all other trust capacities.

We also have a¹⁰⁰ savings department and a department for certificates of deposit, where¹¹⁰ we pay 4 per cent interest.

Our safe deposit department¹²⁰ has a private safe in its vaults ready for your¹³⁰ use whenever you desire to rent one, and you will¹⁴⁰ find the coupon room service in this department highly efficient.¹⁵⁰

Our real estate department is equally well equipped to handle¹⁶⁰ any transactions in its line.

We feel that as a¹⁷⁰ checking depositor of ours you are entitled to the best¹⁸⁰ service which can be rendered you by every department of¹⁹⁰ the institution.

We hope that you will consult us freely²⁰⁰ and frequently, and on our part we will try to²¹⁰ see that your relations here are so pleasant that you²²⁰ will not only be satisfied but pleased—pleased enough to²³⁰ recommend us to your friends as occasion arises.

We thank²⁴⁰ you again for your account.

Yours very truly, (248—1.56)

423

Mr. Allan Harris

135 Butter Exchange

Providence, Rhode Island

Dear Sir:

We are glad to have your request for¹⁰ our booklet, "California, Where Life is Better," and

send it²⁰ to you with pleasure. After reading it we invite you³⁰ to write us, if you wish, as to the sort⁴⁰ of opportunity in which you are particularly interested and the⁵⁰ general conditions under which you could consider coming to California.⁶⁰ We will tell you frankly what the prospects are in⁷⁰ your field here, and endeavor to put you in touch⁸⁰ with definite openings.

There is room here for you and⁹⁰ other capable men and women seeking larger opportunity. We have¹⁰⁰ only four million people in California, and our immense state¹¹⁰ could support in prosperity fully five times the average. Our¹²⁰ farmers are the richest in the country. All business is¹³⁰ good. Labor here is well paid in every line and¹⁴⁰ the spending capacity of our people is greater than in¹⁵⁰ any other state of equal population. Our markets are the¹⁶⁰ most rapidly expanding in the world; there is unlimited opportunity¹⁷⁰ for the man with something worth while to make or¹⁸⁰ sell. We are developing our natural resources and industries on¹⁹⁰ a huge scale. Our cities and towns are growing rapidly;²⁰⁰ they offer unequaled opportunity to the small merchant and professional²¹⁰ man. We have a million acres of irrigated land, the²²⁰ richest in the world, capable of producing anything, ready for²³⁰ settlers at fair prices and on long-term payments.

California²⁴⁰ is a wonderfully beautiful place in which to visit, work,²⁵⁰ or live. We live between Nature's two sanitariums, the mountains²⁶⁰ and the ocean, and enjoy, the year round, the sweetest²⁷⁰ and most healthful of climates. Flowers bloom in our gardens²⁸⁰ every day; we motor and play outdoors the year round.²⁹⁰

Make the acquaintance of California this summer if you can.³⁰⁰ Low rates on the railroads are at your disposal. You³¹⁰ will never regret the trip, especially if you make San³²⁰ Francisco your objective. San Francisco is the most picturesque, fascinating,³³⁰ and cosmopolitan city in America, and in the great Central³⁴⁰ Valley contiguous to it lie California's finest opportunities.

Before you³⁵⁰ come and when you come, call upon us freely for³⁶⁰ advice and information. It is our duty and pleasure to³⁷⁰ help you.

Yours truly, (374—1.56)

424

Subject: Concerning Sterling Silverware and
Wholesale Discount
Mr. Walter L. Drummond
25 South Third Avenue
Mt. Vernon, New York

Dear Sir:

Things¹⁰ of beauty in your daily life add immeasurably to your²⁰ joy and happiness, and nothing gives such lasting delight and³⁰ satisfaction as beautiful sterling silverware, either as a gift or⁴⁰ for your home.

Fine solid silver bespeaks to your friends⁵⁰ good taste and refinement, and radiates cheerfulness and good hospitality.⁶⁰ For centuries it has been one of man's most treasured⁷⁰ possessions and a recognized symbol of prestige.

We are pleased⁸⁰ to announce that, by special arrangement with our factories, we⁹⁰ are offering a 50 per cent wholesale discount. All prices,¹⁰⁰

marked in plain figures in our display cases, are quoted¹¹⁰ in retail figures, the genuine wholesale prices being 50 per¹²⁰ cent off.

During the past year hundreds of buyers have¹³⁰ inspected our line and have declared this offer quite a¹⁴⁰ privilege. Purchases were made ranging from \$2 to \$200.¹⁵⁰ We have received many repeat orders resulting from¹⁶⁰ the wonderful values on display. As this was only an¹⁷⁰ experiment with the first thousand who received our discount cards,¹⁸⁰ we would appreciate the opportunity of presenting our line to¹⁹⁰ you for your consideration, to inspect and be convinced. It²⁰⁰ includes many new articles of interest, appropriate gifts for all²¹⁰ occasions, of exclusive design, high-grade workmanship, and unexcelled finish.²²⁰

Upon presentation of the enclosed discount card made out in²³⁰ your name, you are entitled to our wholesale prices. Terms²⁴⁰ on cash basis, no charge accounts opened, and extra charge²⁵⁰ (at actual cost) for engraving and delivery.

Yours truly, (259—1.56)

425

Messrs. W. C. Langley & Company

1220 Fulton Street

Chicago, Illinois

Gentlemen:

Let this company reprint by the planograph method copies¹⁰ of tariffs, forms, or charts that have become exhausted. We²⁰ can reprint copies that are identical with the original, as³⁰ our process is a photographic one.

This method is especially⁴⁰ economical for reprinting small runs of a few hundred copies,⁵⁰ or for tabulated matter that is expensive to set in⁶⁰ type.

Some of the largest railroad companies are using our⁷⁰ service for all their reprint work, and we would be⁸⁰ pleased to number you among our satisfied customers.

A trial⁹⁰ order will receive our prompt and careful attention. You will¹⁰⁰ be surprised at the saving that can be effected by¹¹⁰ the use of our process.

Very truly yours, (118—1.57)

426

Mr. George A. McDonald
303 Barrera Street
San Antonio, Texas

Dear Sir:

We take pleasure in enclosing, in accordance with¹⁰ your request of July 15, a circular descriptive of our²⁰ 5½ per cent Gold Mortgage Bonds, Series³⁰ 11, together with a booklet, "A Uniform Standard Investment."

You⁴⁰ will note that these bonds are secured by mortgages which⁵⁰ average about 42 per cent of the actual value⁶⁰ of the properties securing them. These mortgages are made in⁷⁰ prosperous and growing cities of the South and West. The⁸⁰ bonds are also guaranteed as to principal and interest by⁹⁰ the entire capital, surplus, and profits of this company, amounting¹⁰⁰ to \$2,000,000.

We thank you for your inquiry,¹¹⁰ and hope



to receive an order from you for some¹²⁰ of these bonds.

Yours very truly, (126—1.57)

427

Mr. Ernest D. Cobb
265 Center Avenue
New Rochelle, New York

Dear Sir:

How often have you asked yourself this question:¹⁰ "Can I invest \$250, \$500,²⁰ or \$1,000, and be assured of a safe³⁰ and permanent income of 15 to 20 per cent?"

The⁴⁰ Civic Discount Corporation can show you this dividend by investment⁵⁰ in a real estate corporation. We have a number of⁶⁰ investments that will show you a return of 15 to⁷⁰ 20 per cent per annum.

Remember the stockholders are limited⁸⁰ in number in each piece of property. In other words,⁹⁰ a piece of property with an equity of \$20,000¹⁰⁰ would have a limited number of stockholders up to¹¹⁰ forty, with an average investment of \$500.

You¹²⁰ become an individual stockholder in an individual corporation founded on¹³⁰ sound real estate investment. Your investment is safe because it¹⁴⁰ is founded on real estate and backed by real estate.¹⁵⁰

Now what advantage has this investment over the ordinary real¹⁶⁰ estate investment? Just this—you can invest a small amount¹⁷⁰ and get the same returns in proportion as the large¹⁸⁰ real estate investors.

2 If you are interested, please fill in¹⁹⁰ the enclosed card and mail to us and we shall²⁰⁰ be pleased to give you further details.

Yours very truly,²¹⁰ (210—1.57)

428

H

2 Mr. H. S. Lockwood
315 South Logan Street
Denver, Colorado

Dear Sir:

Mr. W. F. Spillman is our salesman who¹⁰ covers the territory in which you are located. He and²⁰ we at the plant are particularly desirous of interesting you³⁰ in the rapid selling possibilities of Food-Nut foods.

Mr.⁴⁰ Spillman desires to acquaint you with some of the many⁵⁰ ways in which Food-Nut products will assist you in⁶⁰ making more satisfied customers.

You know "the economy in quality⁷⁰ foods" to the housewives and yourself.

We realize that, even⁸⁰ if we should fill our packages with pure gold and⁹⁰ advertise them in every known medium, we should be getting¹⁰⁰ nowhere unless you, at the point of contact, bring them¹¹⁰ to the attention of folks when they are buying supplies¹²⁰ for the family larder. Food-Nut foods when once sold¹³⁰ automatically repeat.

Mr. Spillman can demonstrate very quickly the truth¹⁴⁰ of these statements. Kindly give him the ten necessary minutes¹⁵⁰ of your undivided attention on his next visit and in¹⁶⁰ so doing we shall be satisfied and appreciative of your¹⁷⁰ interest.

3 ✓ E
You have our best wishes for your continued prosperity.¹⁸⁰

Yours very truly, (183—1.57)

429

Mr. Edward Stevens
315 Security Building
Lynn, Massachusetts

Dear Sir:

✓ The enclosed circular gives in condensed
ae 2 form an¹⁰ outline of the various departments of
our organization.

✓ New inventions²⁰ often nullify the importance
of old industries, and new laws³⁰ sometimes
2 3 revolutionize an old-established business. Diver-
sification of risk is⁴⁰ only common sense, but many
E business men put too large⁵⁰ a proportion of their
funds in one industry or sometimes⁶⁰ in one
section of the country.

✓ We publish monthly a⁷⁰ financial review in
which our aim is to outline briefly⁸⁰ the condition
of the market, its current trend, and its⁹⁰ outlook.
An ever-increasing clientele finds it advantageous
to keep¹⁰⁰ in touch with us regarding specific
influences bearing on the¹¹⁰ securities in which
they are, or may be interested. Having¹²⁰ no
securities of our own to sell, we act solely¹³⁰ in
our clients' interests.

✓ We are proud of our business¹⁴⁰ record of over
fifty years and of the number of¹⁵⁰ clients we have
served continuously. It is not our intention¹⁶⁰
to burden you with letters or literature, but we
do¹⁷⁰ feel that we can be helpful to you and
would¹⁸⁰ like to place the service of our organiza-

tion at your¹⁹⁰ disposal. Shall we send you our current monthly letter?

Yours²⁰⁰ very truly, (202—1.57)

430

Mr. H. I. Good

Schenectady High School

Schenectady, New York

Dear Friend:

Under separate cover we are sending you a¹⁰ copy of the prize poster advertising the Eastern Arts Association²⁰ Convention which is to be held in Syracuse, April 21,³⁰ 22, 23, and 24. To help⁴⁰ us bring the convention to the attention of the teachers⁵⁰ in your school who may be interested, will you please⁶⁰ hang the poster on your school bulletin board.

The program⁷⁰ is very unusual and the convention will be an inspiration⁸⁰ and help to any teacher who may attend. The special⁹⁰ groups served are the grade teachers, instructors in fine and¹⁰⁰ industrial arts, including homemaking, vocational, and continuation school teachers, also¹¹⁰ all those who may be interested in these subjects.

We¹²⁰ are anxious to have this convention the largest the Association¹³⁰ has ever had. The local committee of Syracuse is also¹⁴⁰ desirous of obtaining 500 new members. Will you please¹⁵⁰ cooperate with us by getting one new member to sign¹⁶⁰ the enclosed blank and mail the check or money order¹⁷⁰ to the chairman of the Membership Committee.

There are a¹⁸⁰ few more booths left for school

exhibits. The commercial exhibitors¹⁹⁰ expect to
 give more than \$1,500²⁰⁰ worth of gifts to mem-
 bers. The chairman of the committee²¹⁰ will be
 glad to give any information desired.

We hope²²⁰ you will be able to attend.

Very sincerely yours, (229—1.57)

431

Mrs. Rosetta Coakley

44 Wood Place

Yonkers, New York

My dear Mrs. Coakley:

At this season, when you want¹⁰ to make your
 Christmas purchases with the minimum of time,²⁰
 trouble, and expense, a charge account at West's
 will be³⁰ particularly appreciated.

An adequate staff of competent salespeople
 makes your⁴⁰ selections simple, and it is easy to
 find the right⁵⁰ gift from assortments so replete
 with smart and distinctive articles.⁶⁰

Every steamer from Europe that has arrived
 in the last⁷⁰ few weeks has brought us shipments
 of beautiful and unusual⁸⁰ gifts of merchandise
 from abroad.

West's, you know, has everything⁹⁰ in smart
 apparel and accessories for children and grown-
 ups,¹⁰⁰ of both sexes, and it is really possible to
 do¹¹⁰ all your Christmas shopping here advantage-
 ously.

As we wrote you¹²⁰ this spring, an account is
 immediately available to you without¹³⁰ any of
 the usual formalities if you will just say¹⁴⁰ "Charge
 it" when making your selections.

Very truly yours, (149—1.57)

432

Mr. Walter G. Christie

40 East Lexington Street

Baltimore, Maryland

Dear Sir:

You are undoubtedly aware of the remarkable success¹⁰ of Lindsey "70" in the two years of its existence.²⁰

Two years ago it was little more than a name³⁰ to the public at large. Today it is the one⁴⁰ motor car talked about above all others.

Never before has⁵⁰ any car appealed so irresistibly to buyers and to owners⁶⁰ of all classes of cars. Never before has any car⁷⁰ so completely swept aside traditions or so surely pointed the⁸⁰ way to the obsolescence of the cumbersome, the heavy, and⁹⁰ the wasteful in motoring.

The Lindsey "70" came into being¹⁰⁰ as a motor car not extravagantly large or heavy, but¹¹⁰ adequately roomy for five people; a car with perfectly balanced¹²⁰ motor, with a speed of 70 miles an hour and¹³⁰ more, with a flashing pick-up for the thickest of¹⁴⁰ traffic, yet a marvel of fuel economy.

Lindsey "70" design¹⁵⁰ created a new trend in motoring tastes. Its most astounding¹⁶⁰ success in the past two years, from every standpoint, is¹⁷⁰ sufficient evidence of the soundness of the fundamental design, the¹⁸⁰ fineness of Lindsey craftsmanship, and the materials that go into¹⁹⁰ this car.

Your nearest Lindsey dealer is eager to show²⁰⁰ you why you should be vitally interested in the fact²¹⁰ that thousands of Lindsey owners

the world over are enjoying²²⁰ a new degree of
 — motoring satisfaction.

Very truly yours, (229—1.57)

433

Mr. F. L. Gilbert
 360 Ferry Street
 Pittsburgh, Pennsylvania

Dear Mr. Gilbert:

It is a matter of concern to¹⁰ us that you are not a member of the Associate²⁰ Alumni of the college. Every collegiate institution justifies in its³⁰ alumni its existence and its development, and in no other⁴⁰ case is that justification more essential than in ours. The⁵⁰ effective support of the alumni, to which the college is⁶⁰ entitled, can come only through an organized body, the membership⁷⁰ of which ought to be as comprehensive as the living⁸⁰ graduates. It is a real criticism of our loyalty that⁹⁰ it is not so and we know you will do¹⁰⁰ your part in making such a criticism impossible.

We need¹¹⁰ your personal support and we need the financial support of¹²⁰ the very moderate dues which the members pay. We could¹³⁰ do more and better work with a larger revenue. What¹⁴⁰ we have done and what we are doing you will¹⁵⁰ find of very real importance and interest. As a member¹⁶⁰ of the Associate Alumni you will receive the alumni's publication,¹⁷⁰ which, hitherto a quarterly, has now become a monthly periodical¹⁸⁰ under the name *The Alumnus*. We enclose a folder which¹⁹⁰ will give you some opinions of the esteem in which²⁰⁰ its editing and its usefulness

are held, and which, we²¹⁰ believe, cannot fail to excite your interest.

We also enclose²²⁰ an application for membership which we hope you will sign²³⁰ and return to the secretary without delay.

Yours very sincerely,²⁴⁰ (240—1.57)

434

Mrs. Frances Livingston

1534 Arcade Place

Seattle, Washington

My dear Mrs. Livingston:

If you have ever enjoyed the¹⁰ fascinating pursuit of an odd piece or group of furniture,²⁰ with which to round out some scheme you have in³⁰ mind, this message will revive pleasant memories—and tempt you⁴⁰ again to the quest!

In rearranging our exhibits into a⁵⁰ series of interior groupings, there was insufficient space for a⁶⁰ variety of beautiful furniture and decorative accessories. Rather than place⁷⁰ these objects in our reserve stocks, we have marked them⁸⁰ for special sale—at very much less than they formerly⁹⁰ sold for—with a view to encouraging you and others¹⁰⁰ to a closer acquaintance with this treasure house of beautiful¹¹⁰ things.

While you cannot mistake our building, a stroll through¹²⁰ the newly appointed galleries will reveal a transformation which will¹³⁰ surely delight you.

May we have the pleasure of a¹⁴⁰ call—particularly at this time when your visit can be¹⁵⁰ made so extremely profitable? The special sale commences tomorrow.

Very¹⁶⁰ truly yours, (162—1.57)

Mr. John B. Woodward, Advertising Manager
The Daily Sun
Chicago, Illinois

Dear Mr. Woodward:

Inasmuch as the Chicago *Daily Sun* played¹⁰ so large a part in the success achieved in one²⁰ short year by our Chicago store, I am sure you³⁰ will be interested in this resumé of our experience.

As⁴⁰ you know, the Odell fashion shops are designed to supply⁵⁰ the demands of the American woman who keeps up to⁶⁰ the minute in style, yet does not wish to pay⁷⁰ exorbitant prices for her apparel. In a word a "style⁸⁰ divorced from extravagance" trade.

Our problem in Chicago, then, was⁹⁰ to reach the greatest number of these progressive women in¹⁰⁰ the most effective manner, with our advertising. We had carefully¹¹⁰ studied the Chicago market, and adapted our merchandise to its¹²⁰ requirements, but in the matter of advertising mediums we could¹³⁰ only learn the best by experience.

However, experience is a¹⁴⁰ quick as well as an able teacher to the advertiser,¹⁵⁰ and we soon learned that a vast number of progressive¹⁶⁰ women in Chicago and its suburbs look to the *Daily*¹⁷⁰ *Sun* for their advertising information and guidance.

Our advertising for¹⁸⁰ the year in which we have done business in Chicago¹⁹⁰ reflects this discovery—and our gratifying success in this market²⁰⁰ reflects the effectiveness of this advertising.

In a little more²¹⁰ than twelve months the Odell fashion shop has achieved a²²⁰ distinct and ever-increasing leadership in its field, and no²³⁰ small part of this very gratifying success is due to²⁴⁰ the pulling power of our advertising in the *Daily Sun*.²⁵⁰

Very truly yours, (253—1.57)

436

Mr. William S. Fitzpatrick
42 Reppert Building
Uniontown, Pennsylvania

Dear Sir:

Some of the brainiest automobile owners in town¹⁰—smart people who look twice and think three times before²⁰ they buy anything—buy all their requirements from us.

If³⁰ we can satisfy these people we are sure we can⁴⁰ please you too. They come here regularly because they have⁵⁰ found our establishment a perfectly safe, reliable, dependable place to⁶⁰ patronize.

We could not win the preference of these discriminating⁷⁰ people unless what we had to offer was definitely better⁸⁰ than they could find elsewhere.

Because our location is convenient,⁹⁰ our service prompt, efficient, and courteous, our merchandise of the¹⁰⁰ highest quality, and our prices surprisingly low, we have built¹¹⁰ up a substantial business which is growing every day.

We¹²⁰ are anxious to secure all of your business, and we¹³⁰ feel absolutely certain we can satisfy you.

The next time¹⁴⁰ you need anything for your automobile, drive in.

Very truly¹⁵⁰ yours, (151—1.57)

437

Messrs. Harry B. Hill & Company

547 Howard Street

San Francisco, California

Gentlemen:

Are you still taking the chance of missing some¹⁰ new idea that might possibly increase your profits? Do you²⁰ still depend on yourself alone as an idea hunter? It³⁰ is almost a hopeless job, for you know that an⁴⁰ individual has little chance of reading thoroughly the trade papers⁵⁰ he receives, to say nothing about some 1,362⁶⁰ business publications he never sees.

Yet⁷⁰ any one of these papers might contain an article packed⁸⁰ with ideas which could be successfully applied to your business.⁹⁰ You can make sure of seeing every helpful article by¹⁰⁰ letting *The Business Review* find it for you and tell¹¹⁰ you about it. Our editors see all the technical and¹²⁰ trade journals, all the business magazines, all the important house¹³⁰ organs, association bulletins, and Government reports.

From the pages of¹⁴⁰ these different publications the very articles you would want to¹⁵⁰ see are selected, digested, and put on your desk in¹⁶⁰ semimonthly reports. In addition to this service, subscribers to¹⁷⁰ *The Business Review* may call upon our research department for¹⁸⁰ information and special reports on any commercial subject, free of¹⁹⁰ charge. The value of this feature is

indicated by the²⁰⁰ many letters we receive praising the thoroughness and completeness of²¹⁰ information that could not be obtained from other sources.

The²²⁰ standard subscription to *The Business Review* is \$12.50²³⁰ a year for each section, with special combination rates²⁴⁰ for two or more sections, as shown on the card²⁵⁰ enclosed.

It won't cost you a penny to see *The*²⁶⁰ *Business Review*. Mail back the stamped card enclosed and we²⁷⁰ will send a handsome binder containing some recent issues for²⁸⁰ ten days' free examination. Within that time you may either²⁹⁰ return the material without further obligation, or we will enter³⁰⁰ your subscription to begin with the next issue.

Yours very³¹⁰ truly, (311—1.57)

438

Mr. Louis P. Farrar
28 Harding Street
Worcester, Massachusetts

Dear Sir:

As a result of a recent exchange offering,¹⁰ we obtained more bonds than we needed to fill the²⁰ order we then had on hand. We are consequently giving³⁰ you the opportunity to subscribe for the oversupply at par⁴⁰ and interest as long as the limited amount on hand⁵⁰ is available.

As you will note from the attached sheet⁶⁰ and the photographs enclosed, three of these buildings are completed,⁷⁰ are from 90 to 100 per cent rented, and⁸⁰ their actual net earnings are considerably in excess of our⁹⁰ estimates.

The location of each of them is ideal. In¹⁰⁰ every respect these bonds measure up to the highest investment¹¹⁰ standards.

Since these issues are among the most popular we¹²⁰ have ever underwritten, we anticipate that the limited amounts now¹³⁰ available will be very quickly oversubscribed. We suggest, therefore, that¹⁴⁰ you specify the amount and issue desired on the attached¹⁵⁰ blank and mail to us immediately with your check or¹⁶⁰ bank delivery instructions.

Very truly yours, (166—1.57)

439

Consolidated Credit Association
2020 Grand Avenue
Kansas City, Missouri

Gentlemen:

As stated in our letter of January 15, we¹⁰ have previously been unable to acknowledge your letter of December²⁰ 28 because of lack of time. We hope the³⁰ delay did not cause you any inconvenience.

At this time⁴⁰ we are pleased to inform you that the service rendered⁵⁰ by you has been pleasing and satisfactory to us in⁶⁰ every respect. From our acquaintance with the personnel of your⁷⁰ organization we gain the impression that we may expect a⁸⁰ continuance of the first-class service which you have thus⁹⁰ far rendered.

We find that your credit service has benefited¹⁰⁰ us in many ways, because it is concerned mainly with¹¹⁰ the drug and chemical trade. Perhaps it is unnecessary to¹²⁰ state that it is to

be expected that a credit¹³⁰ organization which concentrates on a certain trade can be more¹⁴⁰ valuable to concerns in that line than a mercantile agency¹⁵⁰ that offers service in an unlimited number of lines. We¹⁶⁰ find that the various services rendered by your organization have¹⁷⁰ aided us materially in handling our business from the credit¹⁸⁰ end.

You have our best wishes for your continued success.¹⁹⁰

Very truly yours, (193—1.57)

440

Mr. Edward C. Robinson
1890 Seventh Avenue
New York, New York

Dear Sir:

We have carefully rechecked our records and are¹⁰ unable to find any errors in the charge for local²⁰ messages sent from Lenox 8264 as shown³⁰ on your February 1 bill.

Our operating practice provides that⁴⁰ only completed connections shall be charged. Un-completed calls, such as⁵⁰ those on which "busy" or "don't answer" is reported, are⁶⁰ not charged. In case a wrong connection is established, and⁷⁰ the operator's attention is called to it, the wrong connection⁸⁰ is not charged.

Because of the precautions observed in our⁹⁰ operating practice to prevent overcharges, we believe that the charge¹⁰⁰ in question represents only the number of messages sent from¹¹⁰ your telephone.

Yours very truly, (115—1.58)

Mr. Henry L. Cox
1440 Broadway
New York, New York

Dear Sir:

How many times have you tried in vain¹⁰ to find a certain definite and authoritative definition or direction²⁰ concerning some perplexing problem that has come up in your³⁰ daily work?

How often have you felt the need of⁴⁰ an authoritative source—to establish the rightness of your position,⁵⁰ or to set you surely on the right track?

Now,⁶⁰ for the first time, there is an authoritative and comprehensive⁷⁰ work that will quickly and finally solve your perplexing problems⁸⁰—close the debates or discussions that so frequently arise concerning⁹⁰ accounting terminology or procedure.

Now there is a practical working¹⁰⁰ assistant for the accountant, not only in his daily work,¹¹⁰ but in preparing the talks he so often is called¹²⁰ upon to make before boards of directors—and to prepare¹³⁰ them so as to be professionally and technically correct, yet¹⁴⁰ clearly understandable to the layman.

Many of the best minds¹⁵⁰ of the accounting and general business world have contributed to¹⁶⁰ this great work, thereby affording you the same information on¹⁷⁰ any question that arises that you could get through personal¹⁸⁰ conferences with these men, for this work contains the results¹⁹⁰ of literally hundreds of just such actual conferences.

Note the²⁰⁰ partial list of those who are responsible for the preparation²¹⁰ of this great work—note their standing. Their work is²²⁰ always accepted as the best obtainable; so is this work²³⁰—the culmination of many years of deep thinking and hard²⁴⁰ labor on their part.

To be sure that you will²⁵⁰ enjoy the use of this practical working tool at the²⁶⁰ earliest moment possible, and at the least outlay of cash,²⁷⁰ better accept the enclosed special prepublication offer—or have your²⁸⁰ secretary do it at once.

Yours very truly, (288—1.58)

442

North High School

Des Moines, Iowa

Gentlemen:

Before you open the attached telegram—probably one of¹⁰ the biggest telegrams you have ever seen!—let us explain²⁰ why we have sent it to you.

It is because³⁰ we realize and appreciate your keen interest in all noteworthy⁴⁰ developments along educational lines, particularly with relation to education designed⁵⁰ to prepare pupils for useful service in business life.

It⁶⁰ is a distinct tribute to the service given by Universal⁷⁰ typewriters during long comparative tests that the Detroit Board of⁸⁰ Education should have made possible the enclosed reproduction of a⁹⁰ telegram from our representatives in that city to our head¹⁰⁰ office in Chicago.

It is unique in school annals that¹¹⁰ nearly 95 per cent of all typewriters supplied all¹²⁰ the

pupils of Detroit's schools by that Board are now¹³⁰ of a single make—Universals!

We value the great importance¹⁴⁰ of your good opinion in molding the minds of tomorrow,¹⁵⁰ and we intend, if we may, to tell you from¹⁶⁰ time to time of significant little matters, such as the¹⁷⁰ enclosed, which may move you to "think well of the¹⁸⁰ Universals"!

Yours very truly, (184—1.58)

443

Mr. Prescott N. Wilcox
203 O'Neal Avenue
Hopkinsville, Kentucky

Dear Sir:

In re: Policy No. 643280¹⁰

We were pleased to receive an²⁰ acknowledgment of our letter relative to the proposed reinstatement of³⁰ the aforementioned policy.

By reason of the non-payment of⁴⁰ the premium of \$72.16, which became⁵⁰ due on December 7, the policy was lapsed on our⁶⁰ books.

In this connection we wish to point out to⁷⁰ you that you applied for the policy appreciating the value⁸⁰ of life insurance as an investment, aside from the protection⁹⁰ afforded by it. You know also that the policy provides¹⁰⁰ for many benefits increasing in value from year to year¹¹⁰ and that it cannot be dropped without considerable sacrifice on¹²⁰ your part.

We shall be glad to consider reinstatement of¹³⁰ the policy on the conditions given in the enclosed memorandum.¹⁴⁰

We hope that you may see your way clear to¹⁵⁰ apply for reinstatement of the policy at an early date.¹⁶⁰

Very truly yours, (163—1.58)

444

Mr. R. A. Craig
650 Broad Street
Newark, New Jersey

Dear Sir:

The Harrington Building and Loan Association, on Monday,¹⁰ November 20, 1927, will become twenty-one²⁰ years old. On that day the Association also opens its³⁰ seventieth series of instalment stock.

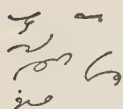
Through the mutual cooperation of⁴⁰ the officers and shareholders, its assets are now over⁵⁰ \$1,570,000, of which⁶⁰ \$1,490,000 stands invested in first mortgage⁷⁰ loans, the remainder in loans on shares of the Association.⁸⁰

Within the next few days you will receive a copy⁹⁰ of the annual report. This will manifestly show the steady¹⁰⁰ growth of the Association and the prudent manner in which¹¹⁰ your money is invested. Money saved in this Association brings¹²⁰ a safe and sure return.

Shares in the Harrington are¹³⁰ secure. You can have your money at any time. You¹⁴⁰ know the profits are steady. You know the strength of¹⁵⁰ the organization.

November 22 is a real opportunity. Will¹⁶⁰ you take advantage of it. Will you tell your friends¹⁷⁰ and associates about it?

Remember that every share adds to¹⁸⁰ the



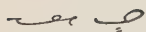
resources of the Harrington and the earning power of¹⁹⁰ your own shares!

We count on you to make this²⁰⁰ the biggest series in our history.


Yours very truly, (209—1.58)

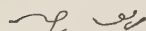
445

Messrs. Abbott & Storm
 428 Bermuda Street
 New Orleans, Louisiana



Gentlemen:

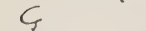


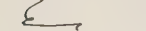


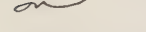


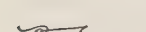


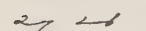


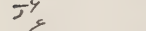














Lest you think our only products are the engraved¹⁰ and lithographed letterheads that we have previously sent you, may²⁰ we call to your attention the line of statement covers³⁰ on which we specialize. These covers are reproduced from drawings⁴⁰ and photographs, by either engraving or lithographic processes, as you⁵⁰ may choose.

The enclosed specimens of covers in actual use⁶⁰ will show the quality and character of this work. We⁷⁰ shall be pleased to have an opportunity to discuss your⁸⁰ particular requirements, as we are in a position to submit⁹⁰ suggestions that should be of interest. An acceptance of this¹⁰⁰ offer will in no way obligate you.

Very truly yours,¹¹⁰ (110—1.59)

446

Hargrave Service Systems
 25 West Fourteenth Street
 New York, New York

Dear Sirs:



We acknowledge with thanks your letter of

the¹⁰ 20th returning the questionnaires recently answered by our field representatives²⁰ respecting their knowledge of S. O. S.

We note with³⁰ genuine pleasure the satisfaction expressed in your letter with reference⁴⁰ to the answers furnished by our men, and are disseminating⁵⁰ to them the result of the examination.

Your reference to⁶⁰ our representative, Mr. Clark, has been noted. We shall confer⁷⁰ with him next week in the hope that he will⁸⁰ be as enthusiastic about your service as the other field⁹⁰ representatives have been.

Thank you for your kind interest.

Very¹⁰⁰ truly yours, (102—1.59)

447

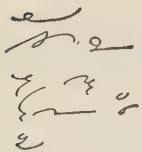
Mr. Ralph S. Humphries
752 Olympia Street
Spokane, Washington

Dear Sir:

If, upon opening the will of a deceased¹⁰ friend, it were found that you had been appointed executor²⁰ and trustee, your first sentiments would be pride at the³⁰ confidence imposed in you and determination to do your utmost⁴⁰ on behalf of your friend's heirs.

When it became apparent,⁵⁰ however, that you had undertaken more than you could accomplish,⁶⁰ that your own business and lack of experience interfered with⁷⁰ the proper administration of his estate, your sentiments would change⁸⁰ and you would regret your appointment as executor.

In choosing⁹⁰ an executor do not impose upon

 a friend or relative.¹⁰⁰ Designate this bank, whose business it is to assume the¹¹⁰ responsibilities of administering your estate. It costs no more.

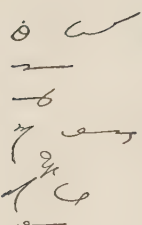
Come¹²⁰ in and talk it over with our trust officer.

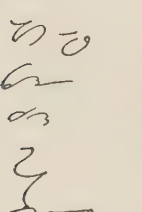
Yours¹³⁰ very truly, (132—1.59)

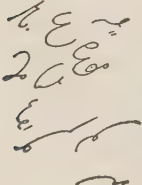
448 

Mr. George E. Hargrave
1133 Broadway
New York, New York

Dear Sir:

 As gifts of merchandise from our shop are¹⁰ always highly appreciated, we are prompted to write this letter²⁰ to you and to a number of other busy men³⁰ who are considering the matter of suitable remembrances for their⁴⁰ friends and business associates.

 It would be a pleasure to⁵⁰ arrange an appointment with you. We could send one of⁶⁰ our experienced representatives to your office, who could serve you⁷⁰ intelligently, relieving you of the burdensome details of choosing the⁸⁰ articles. He devotes all his time to making selections and⁹⁰ can be of invaluable assistance to you in that respect.¹⁰⁰

 A great many of our patrons are now disposing of¹¹⁰ the problem of Christmas presents, conveniently and yet very appropriately,¹²⁰ by sending our merchandise bonds which are drawn for any¹³⁰ specified sum. These certificates may be redeemed by the person¹⁴⁰ to whom given, at any time, in the form of¹⁵⁰ shirts, neckwear, handkerchiefs, mufflers, dressing gowns, hose, or

any other¹⁶⁰ requisites at our New York, Paris, or London establishments.

May¹⁷⁰ we look forward to the privilege of taking care of¹⁸⁰ your holiday requirements?

Yours very truly, (186—1.59)

449

Mr. Frederick Jordan
29 West Third Street
St. Paul, Minnesota

Dear Sir:

Thank you for your interest and inquiry of¹¹ May 15. We shall be greatly pleased to give you²⁰ complete information relative to the Speakograph system and its direct³⁰ application to your individual needs.

By the very nature of⁴⁰ this system, it is hardly possible to convey to you,⁵⁰ through the medium of a letter, an adequate understanding of⁶⁰ Speakograph—what it is, and what it can do for⁷⁰ you. You will unquestionably find it far more satisfactory to⁸⁰ see a practical demonstration of a small portable system in⁹⁰ actual operation in your own office.

One of our representatives¹⁰⁰ can explain the service to you clearly in not more¹¹⁰ than ten minutes. At the same time he can give¹²⁰ you an estimate of the cost of installing a system¹³⁰ that will be designed to meet your individual requirements in¹⁴⁰ the most effective and economical manner possible.

His call will¹⁵⁰ in no way obligate you, but it will mean valuable¹⁶⁰ information and a basis for unbiased analysis of Speakograph service.¹⁷⁰

Will you indicate on the enclosed card a day and¹⁸⁰ hour when it will be convenient for you to see¹⁹⁰ the Speakograph?

Yours sincerely, (194—1.59)

450

Mr. Philip I. Towle
East Orange High School
East Orange, New Jersey

Dear Sir:

The accompanying folder contains brief announcements of our¹⁰ most recent publications; also a complete list of all titles²⁰ we at present are able to supply.

For your convenience³⁰ in ordering, or in requesting details concerning any book listed⁴⁰ but not described, the reverse side of this form may⁵⁰ be used.

Please note the statement at the foot of⁶⁰ the next page. The terms stated are dictated solely by⁷⁰ our wish to be of the largest possible service to⁸⁰ the cause of education. A major part of our publishing⁹⁰ activity is devoted to the issuing of scientific works of¹⁰⁰ restricted appeal. In order that such books may be made¹¹⁰ available in increasing number, strict economy in distribution must be¹²⁰ practiced. We do not attempt to duplicate the practices of¹³⁰ textbook publishers with whom professional books are only a side¹⁴⁰ issue.

We thank you for your past favors and trust¹⁵⁰ that we may continue to enjoy your patronage.

Very truly¹⁶⁰ yours, (161—1.59)

451

Everyday Book Company
100 Washington Square
New York, New York

Gentlemen:

I have recently had an opportunity to examine a¹⁰ copy of your book "Business English," by Hotchkin and Grow.²⁰ I am very much pleased with it and I regard³⁰ it as a very valuable contribution to business literature, particularly⁴⁰ in its reference to letter writing, which is somewhat a⁵⁰ hobby of mine.

Three points in regard to this book⁶⁰ impress me very strongly and favorably.

First: The book is⁷⁰ written from that valuable psychological standpoint which seeks to point⁸⁰ out the way to impress the recipient of the letter⁹⁰ rather than to give expression to the writer's own feelings.¹⁰⁰

Second: The arrangement of the book is exceedingly good, all¹¹⁰ topics being logically presented in proper order.

Third: The illustrations¹²⁰ chosen show a practical knowledge on the part of its¹³⁰ authors of modern, up-to-date business methods and conventional¹⁴⁰ expression.

It seems to me that this book should have¹⁵⁰ a very wide distribution among business correspondents. I am sure¹⁶⁰ it will be profitable not only to those young men¹⁷⁰ who are beginning their business careers, but also to the¹⁸⁰ more mature business man who has, alas, fallen into bad¹⁹⁰ habits of correspondence of which he is often unaware.

m f
I²⁰⁰ hope this new book will meet with the success which²¹⁰ it deserves.

Very truly yours, (215—1.59)

452

Mr. W. G. Zeller

29 West Thirteenth Street

Bayonne, New Jersey

6 f
Dear Sir:

3
Some time ago you were interested in taking¹⁰ up a course of instruction in designing at our school.²⁰

g f
2 - 8
We have written to you several times pointing out the³⁰ advantages that you will derive from coming to our institution.⁴⁰ Your earning power will be increased and your work will⁵⁰ become a pleasure.

5
7
✓
6
7
For some reason you have not paid⁶⁰ any attention to our several letters. We find it impossible⁷⁰ to believe that you intentionally overlooked this opportunity. Do you⁸⁰ realize the difference in the earning power of ordinary mechanical⁹⁰ ability and that of skilled designing? It is nothing unusual¹⁰⁰ these days for a designer to earn from \$5,000¹¹⁰ to \$10,000 a year. Your income is¹²⁰ based solely upon your ability.

✓
7
This opportunity has been seized¹³⁰ by many others as the stepping stone to success. They¹⁴⁰ have been successful—why not you?

g
2
Do you know that¹⁵⁰ designing is the coming profession, is easy to learn, and¹⁶⁰ pays big money? The future for a designer is unlimited.¹⁷⁰

Do not forget that at the Mitchell Designing School you¹⁸⁰ can learn in your spare time and

you can earn¹⁹⁰ while you learn. You had better think this over.

We²⁰⁰ ask for the courtesy of a reply to this letter.²¹⁰

Very truly yours, (213—1.59)

453

Mr. Raymond Klein
436 Kelly Street
New York, New York

My dear Mr. Klein:

In our letter to you several¹⁰ days ago we told you of our intention to open²⁰ an Erwin-Corona banking office in Hunt's Point at South-ern³⁰ Boulevard and 200th Street, and we feel you may⁴⁰ be interested in knowing more about our plans.

It is⁵⁰ intended that this office is to be, in every sense⁶⁰ of the word, a bank complete in itself to serve⁷⁰ the Hunt's Point section. Besides the customary facilities for a⁸⁰ general banking business, it will be equipped to act in⁹⁰ any trust capacity, buy or sell securities for you, supply¹⁰⁰ foreign currency or transmit funds abroad, pay interest on special¹¹⁰ interest accounts, and provide safe deposit facilities.

Moreover, through the¹²⁰ far-reaching Erwin-Corona organization, it will supply a close¹³⁰ link between business in Hunt's Point and business elsewhere. The¹⁴⁰ company now has sixteen other banking offices in Greater New¹⁵⁰ York organized to handle the business of customers in this¹⁶⁰ city, as well as those in other states and other¹⁷⁰ countries.

The Hunt's Point office, therefore, will offer a complete¹⁸⁰ banking and trust service through which you can conduct business¹⁹⁰ easily and promptly with other parts of New York or²⁰⁰ anywhere else in the world. And back of it, as²¹⁰ a guarantee of its security, will be the financial strength²²⁰ and responsibility of the entire Erwin-Corona with resources amounting²³⁰ to \$380,000,000.

Very truly yours, (239—1.59)

454

Mr. J. M. Dixon
195 South Jackson Street
Montgomery, Alabama

Dear Sir:

The booklet enclosed will especially interest you if¹⁰ you have found, as so many banks have, a scarcity²⁰ of good mortgages in your territory. For some years now³⁰ we have supplied a number of banks and trust companies⁴⁰ in your section of the country with our Guaranteed First⁵⁰ Mortgage Bonds, for their own investment account and for resale⁶⁰ to their customers. These bonds differ widely from the usual⁷⁰ run of real estate securities; they particularly fulfil a bank's⁸⁰ requirements of wide margin of security and reasonable marketability, and⁹⁰ carry, we believe, the strongest guarantee of any real estate¹⁰⁰ securities on the market today.

We are of the opinion¹¹⁰ that your institution can advantageously handle these bonds. At present¹²⁰ we are regularly supplying banks, in comparatively small localities, with¹³⁰ an average

of from ten to sixty bonds a month,¹⁴⁰ most of which they are placing in the hands of¹⁵⁰ their depositors. The exceptionally high character of these bonds makes¹⁶⁰ them an ideal bank recommendation, one which you can be¹⁷⁰ sure will always reflect your good judgment

If you think¹⁸⁰ your institution might be interested in these bonds either for¹⁹⁰ your own funds, in connection with trusts, or for your²⁰⁰ depositors, we shall be glad to give you further details,²¹⁰ and allow you a dealer's concession.

We would appreciate hearing²²⁰ from you in regard to this matter.

Very truly yours,²³⁰ (230—1.59)

455

Mr. Henry A. Wright
27 Shepard Street
Worcester, Massachusetts

Dear Sir:

Your letter of December 1, addressed to our¹⁰ Chicago Office, has been referred to me for attention. In²⁰ the meantime, there has been correspondence between your accounting department³⁰ and ours, and it seems to me that progress is⁴⁰ being made in straightening out the difficulties which have prevailed.⁵⁰ If I am mistaken in this respect and there are⁶⁰ any points in which we cannot agree, I shall be⁷⁰ very glad to go into them personally with a view⁸⁰ to reaching an understanding.

My present purpose in writing is⁹⁰ to assure you that our policy is one of cooperation.¹⁰⁰ We realize fully that without the good will of

the¹¹⁰ merchants representing us we cannot possibly make a success. The¹²⁰ tremendous strides which we have made since this business began,¹³⁰ in the face of long-established competition, must convince you¹⁴⁰ that our general attitude has not been such as it¹⁵⁰ appeared to you in the light of your own experience.¹⁶⁰

You know very well that you can lay out the¹⁷⁰ best possible system and impress upon your employees the importance¹⁸⁰ of careful and courteous consideration of everything pertaining to your¹⁹⁰ customers. You may do everything in your power to conduct²⁰⁰ your business on an ideal plan and still, because of²¹⁰ the uncertainty of the human element, your purpose is defeated.²²⁰

Occasionally some letter will leave this plant which fails wholly²³⁰ to carry the spirit of our organization. It is not²⁴⁰ done deliberately, but possibly through thoughtlessness on the part of²⁵⁰ the correspondent. The merchant who receives the letter naturally believes²⁶⁰ that it is an official representation of our policy and²⁷⁰ that merchant forms a poor impression of us.

I am²⁸⁰ happy to say, however, that instances of this kind are²⁹⁰ rare, and that more often the frank, courteous, and complete³⁰⁰ type of letter issues. We know that the impression of³¹⁰ the merchant has been one of the big features in³²⁰ our success, and we shall never intentionally do anything that³³⁰ smacks of dictation to him or lack of consideration of³⁴⁰ the conditions affecting his agency.

This expresses our policy, and³⁵⁰ an experience of a different character is contrary to our³⁶⁰ policy.

Should anything at any time develop in connection with³⁷⁰ your agency, I should appreciate your bringing the matter to³⁸⁰ my personal attention, and I promise you it will receive³⁹⁰ careful and fair-minded consideration.

Yours very truly, (398—1.59)

456

Mr. John R. Hamilton
1005 La Salle Street
Chicago, Illinois

Dear Sir:

Enclosed is our contract No. A1200,¹⁰ dated December 1, 1926, covering²⁰ advertising of our client, the Empire Audit Company, in your³⁰ publication.

We should appreciate it if you would fill out⁴⁰ and return to the writer as soon as possible the⁵⁰ acceptance slip attached to this contract.

Yours very truly, (59—1.60)

457

Mr. William J. Younger
38 Public Square
Watertown, New York

Dear Mr. Younger:

Upon payment of the first premium under¹⁰ Policy No. 568730,²⁰ a letter of welcome was mailed to the insured in³⁰ accordance with the information given in the application for the⁴⁰ policy.

Our letter, however, has been returned by the postal⁵⁰ authorities as undeliverable. Since the

policy was only recently issued,⁶⁰ and in order to prevent it from lapsing if the⁷⁰ notices are not mailed to the correct address, we would⁸⁰ ask you to investigate this case and let us have⁹⁰ your early advice.

Sincerely yours, (95—1.60)

458

Miss Frances M. Brooks
State Normal School
Salem, Massachusetts

My dear Miss Brooks:

Knowing from long experience the exacting¹⁰ qualifications demanded by you when seeking entertainers, we wish to²⁰ acquaint you with our Bureau, whose success has been built³⁰ along the lines of clean, wholesome entertainment.

We have listed⁴⁰ with us and under contract many sterling attractions that we⁵⁰ believe you would be interested in.

Many of our entertainers⁶⁰ can present programs lasting one hour and we can send⁷⁰ them to you for \$15 to \$20, depending⁸⁰ upon the attraction.

Our listing of artists is the largest⁹⁰ in the city. Only entertainers of recognized ability whose entertainment¹⁰⁰ has been personally passed upon by this Bureau are ever¹¹⁰ offered.

We will consider it a privilege to be of¹²⁰ service. If you are interested, we shall gladly give you¹³⁰ further details.

We hope you will call upon us when¹⁴⁰ the occasion presents itself.

Very truly yours, (147—1.60)

459

Mr. C. E. Alexander
517 Cleveland Avenue
Kansas City, Missouri

Dear Sir:

To expedite rendering statements after the first of¹⁰ each month, commencing with our January 1 statement, we will²⁰ discontinue our former practice of detailing the entire account, but³⁰ will show the balance at the beginning of the month⁴⁰ and the detail of current transactions, with all additions and⁵⁰ deductions.

Therefore, the statement enclosed will be the last one⁶⁰ setting forth the entire detail of account. It will be⁷⁰ well to retain this and future statements for reference. Should⁸⁰ your statement become lost, a duplicate will be promptly submitted⁹⁰ upon request. Please report errors promptly.

This practice is in¹⁰⁰ line with general accounting procedure.

Yours very truly, (108—1.60)

460

Mr. Godfrey N. Nelson
25 Liberty Square
Philadelphia, Pennsylvania

Dear Sir:

My private sales department is constantly in touch¹⁰ with buyers interested in the purchase of property of every²⁰ description. Undoubtedly, the estates and owners you represent desire to³⁰ dispose of certain property from time to time.

If you⁴⁰ are interested in selling any property at present, I shall⁵⁰ be pleased to receive a list, with complete details.

If,⁶⁰ after receiving the list, any of my clients are desirous⁷⁰ of purchasing, I shall be glad to communicate with you⁸⁰ immediately.

I hope to have the pleasure of serving you,⁹⁰ and assure you that my private sales department is at¹⁰⁰ your disposal.

Very truly yours, (105—1.60)

461

Mr. M. Richardson
49 Kinsman Street
Ashtabula, Ohio

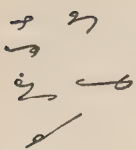
Dear Sir:

We were pleased to receive an acknowledgment of¹⁰ our letter relative to the proposed reinstatement of your policy²⁰ on its original terms.

By reason of the non-payment³⁰ of the premium of \$51.22,⁴⁰ which became due on September 15, the policy was automatically⁵⁰ continued in force on our books as extended term insurance.⁶⁰

Reinstatement of the policy to its original terms will be⁷⁰ gladly considered by us on the conditions recited in the⁸⁰ enclosed memorandum.

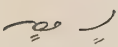
Should you find it inconvenient to pay the⁹⁰ amount in arrears in cash, we shall be pleased to¹⁰⁰ grant a loan under the policy, whereby the policy may¹¹⁰ be reinstated on our books on its original terms without¹²⁰ any cash outlay on your part whatsoever, as stated in¹³⁰ the attached memorandum.


 The necessary loan papers for execution will¹⁴⁶ be gladly furnished upon request.


We hope that we may¹⁵⁰ hear from you on the matter at an early date.¹⁶⁰

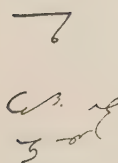
Very truly yours, (163—1.60)

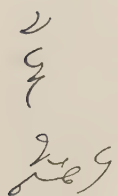
462



 Mr. Frank V. Wallace
 152 Polk Street
 Gary, Indiana

My dear Mr. Wallace:


 From time to time you have¹⁰ received letters from me telling you about the closing date²⁰ of a particular issue of *Business Men*. Perhaps you have³⁰ wondered why I have been so persistent in suggesting that⁴⁰ you use this publication, so I am going to let⁵⁰ Mr. R. N. Bellows, advertising manager of the Addressoline Company,⁶⁰ Boston, tell you why:


 "Without going into any great detail,⁷⁰ *Business Men* is producing greater traceable results per dollar spent⁸⁰ than any other publication in which we advertise."


 Considering everything,⁹⁰ I think you will agree that Mr. Bellows has found¹⁰⁰ *Business Men* profitable, but he is just one of many¹¹⁰ advertisers who has found that advertising in *Business Men* pays.¹²⁰ Naturally, I feel that if it is profitable for its¹³⁰ advertisers, it will prove profitable for you. That is why¹⁴⁰ I would like to see you advertise in *Business Men*.¹⁵⁰


 September 10 is the closing date of the November issue.¹⁶⁰ Why not get your advertising in November *Business Men*, along¹⁷⁰ with



Mr. Bellows', for I am sure that you will¹⁸⁰ agree with him after *Business Men* has had an opportunity¹⁹⁰ to work for you.

Yours very truly, (197—1.60)

463

Mr. J. L. Salet

Harrington Typewriter Company

New York, New York

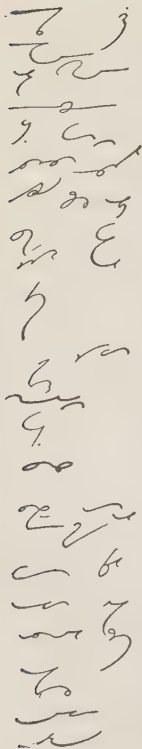
My dear Mr. Salet:

This letter will be of interest¹⁰ to your office manager, employment manager, or whoever is responsible²⁰ for the development of the young men and women in³⁰ your employ.

We are offering a practical course in the⁴⁰ technique of office methods designed to teach office men and⁵⁰ women exactly how results are accomplished. Specific problems of students⁶⁰ are worked out in the class and methods are taught⁷⁰ which can be used by students in their own work.⁸⁰

The following topics are considered in detail: development of the⁹⁰ stenographic, clerical, filing, mailing, order, purchasing, and advertising departments; stock¹⁰⁰ keeping, etc.; getting work done accurately and on time; fitting¹¹⁰ office equipment to the workers; training and developing employees; how¹²⁰ to keep office work up to date by means of¹³⁰ Hunt progress charts; how to locate trouble and prevent its¹⁴⁰ recurrence; executive action based on facts not on opinions.

This¹⁵⁰ course will be given by Mr. Willis Hart, who is¹⁶⁰ well known as an industrial engineer. He has gone farther¹⁷⁰ in adapting



Hunt methods to the office than anybody else¹⁸⁰ in the field. The enclosed reprint will give you an¹⁹⁰ idea as to the methods he will teach.

The class²⁰⁰ will meet Friday evenings, 8:00 to 9:45, for²¹⁰ fifteen consecutive weeks—one semester—beginning Friday, September 24.²²⁰ Members of your organization are invited to attend the opening²³⁰ lecture.

The tuition fee for the course is \$20²⁴⁰ payable in advance. Enrollments for this course will be accepted²⁵⁰ now between the hours of 9:00 a.m. to 9:00²⁶⁰ p.m.

If you desire any further information please call,²⁷⁰ write, or telephone the director.

Very truly yours, (278—1.60)

464

Mr. Alexander E. Hunter
124 William Street
Newark, New Jersey

Dear Sir:

In response to your letter of May 14,¹⁰ we wish to explain that, when considering adjustments, we cannot²⁰ permit ourselves to be guided by the volume of purchases³⁰ that a patron has made. We try to be absolutely⁴⁰ fair, judging each case by its individual merits.

If we⁵⁰ have made an error of judgment, we are willing to⁶⁰ reconsider our decision. We have therefore issued instructions to have⁷⁰ our driver call again for the comfortable about which there⁸⁰ has been previous correspondence.

We shall give the matter of⁹⁰ an adjustment further consideration as soon as the comfortable

2 3 2
o

is¹⁰⁰ received in our establishment for inspection. We assure you that¹¹⁰ every effort will be made to make a satisfactory adjustment.¹²⁰

Yours very truly, (123—1.60)

465

Wilkes-Barre Business College

Wilkes-Barre, Pennsylvania

Gentlemen:

o o

o o

2

2

o

2

o o

o

o

o

Our association has an opening for a young man¹⁰ to become private secretary and assistant to the credit manager²⁰ of a large corporation. The requirements are a good knowledge³⁰ of shorthand and, if possible, some experience in credit work.⁴⁰ To the right man this position will develop into a⁵⁰ very fine opportunity in the credit department later on. The⁶⁰ acquaintance with the credit manager and with the details of⁷⁰ the work will be made through the position as private⁸⁰ secretary. It is necessary that the young man be about⁹⁰ twenty years of age. The salary offered will be about¹⁰⁰ \$35 per week.

Through your classes it occurred¹¹⁰ to us that it is quite possible that you can¹²⁰ put us in touch with the right young man. Anything¹³⁰ you can do will be greatly appreciated.

Yours very truly,¹⁴⁰ (140—1.60)

466

Mr. J. T. Roberts

338 Van Buren Street

Chicago, Illinois

My dear Mr. Roberts:

2 2

We have heard nothing further from¹⁰ you in reference to the envelope samples which we

recently²⁰ submitted. As the records of no group of business or²⁰ professional men are more valuable than those of lawyers, and⁴⁰ the preservation, safety, and availability of these records are of⁶⁰ the utmost importance, we feel that we did not stress⁶⁰ strongly enough the practical advantage of filing your papers in⁷⁰ envelopes rather than in open folders.

You have doubtless been⁸⁰ annoyed and sometimes embarrassed when papers that you wished to⁹⁰ locate at once were either misfiled or lost. Filing your¹⁰⁰ papers in Fasthold envelopes eliminates loss or misfiling so far¹¹⁰ as it is humanly possible to do so. Furthermore, envelope¹²⁰ filing enables your papers to be carried from place to¹³⁰ place with perfect safety, and prevents them from having ragged¹⁴⁰ edges and a dirty and worn appearance.

A large number¹⁵⁰ of lawyers throughout the country have used 'our Fasthold envelopes¹⁶⁰ for years for filing and mailing purposes, and are sending¹⁷⁰ in duplicate orders regularly.

Won't you look up the samples¹⁸⁰ we sent you? Give them a thorough test and place¹⁹⁰ a trial order with us now.

Yours truly, (198—1.60)

467

Mr. A. F. Van Pelt
315 Empire Building
Pittsburgh, Pennsylvania

Dear Sir:

Monday is "Opinion Day" in the Supreme Court¹⁰ of the United States.

Tuesday morning's papers almost invariably

contain²⁰ one or more items covering decisions of the court. The³⁰ great Press Associations send these out to newspapers all over⁴⁰ the country, because they believe that they are of interest⁵⁰ to all of the people.

How much more interesting they⁶⁰ are to the legal profession! But newspaper reports are usually⁷⁰ fragmentary and inaccurate, and the lawyer's information in regard to⁸⁰ the decisions must be complete and accurate.

The reports of⁹⁰ our national court of last resort are doubtless the most¹⁰⁰ valuable of the fifty-odd sets of reports published in¹¹⁰ this country, and fortunately they are among the least expensive¹²⁰ to acquire.

The Supreme Court Reporter contains the decisions of this¹³⁰ court since 1882 in forty-four volumes,¹⁴⁰ published in twenty-seven books. The cost is remarkably low¹⁵⁰ and the set can be paid for in very convenient¹⁶⁰ instalments.

The current publications, consisting of semi-monthly advance sheets and¹⁷⁰ the one yearly bound volume, cost only \$6.

Let¹⁸⁰ us send you a sample advance sheet and quote you¹⁹⁰ our instalment terms of payment on this set. The enclosed²⁰⁰ inquiry card will bring this information.

Yours very respectfully, (209—1.60)

468

Mr. Roscoe C. Hill
239 River Street
Port Huron, Michigan

Dear Sir:

State and municipal bonds, exempt from all

Federal¹⁰ income taxes, should receive the careful consideration of investors desiring²⁰ the maximum of security, marketability, and a fair return from³⁰ their investments.

As specialists in this class of securities, we⁴⁰ are in a position to give our prompt attention to⁵⁰ any inquiries, or shall be glad to furnish any information⁶⁰ you may desire regarding your investments.

We are always prepared⁷⁰ to submit a well-diversified list of tax-exempt bonds⁸⁰ suitable to meet the requirements of an investor. We are⁹⁰ now offering various issues of high-grade state and municipal¹⁰⁰ bonds yielding from 4.30 to 5 per¹¹⁰ cent.

It is possible we may be able to be¹²⁰ of service to you in this connection. We should be¹³⁰ very glad to confer with you at your convenience.

Yours¹⁴⁰ very truly, (142—1.61)

469

Mr. Forrest E. Single
102 Hopkins Place
Baltimore, Maryland

My dear Mr. Single:

This letter, complete as you see¹⁰ it, was printed at one revolution, on the new addressing²⁰ multigraph. The address was filled in, the body of the³⁰ letter and also the signature printed, and the envelope addressed⁴⁰ in a single operation.

We believe that these four things⁵⁰ have never before been done by one machine in one⁶⁰ operation.

The letter itself, and the address, were com-

posed on⁷⁰ the Multigraph Keyboard Composet, which composes the type automatically on⁸⁰ strip metal, through the operation of a typewriter keyboard. The⁹⁰ type in both address and letter is identical and, as¹⁰⁰ the printing is done through the same ribbon, at the¹¹⁰ same time, with the same pressure, the result is like¹²⁰ an individually typewritten letter.

This new multigraph equipment has already¹³⁰ aroused the intense interest of many well-known concerns. It¹⁴⁰ will doubtless revolutionize the production of form letters. You can¹⁵⁰ see the whole process demonstrated at any of our division¹⁶⁰ Offices. Write us for the address nearest to you.

Yours¹⁷⁰ very truly, (172—1.61)

470

Mr. Roger W. Thompson
75 Central Avenue
Yonkers, New York

Dear Sir:

I am enclosing a clipping from the *New*¹⁰ *York Banker* of June 10 which deals with the popularity²⁰ of guaranteed mortgage certificates among attorneys, a subject which interests³⁰ you.

Guaranteed first mortgage certificates are in demand by attorneys⁴⁰ because they meet all the requirements of a small mortgage⁵⁰ investment and, at the same time, place within the means⁶⁰ of anyone a form of the security so popular with⁷⁰ the insurance companies and savings banks.

A further advantage is⁸⁰ that when an attor-

ney recommends them there will be no⁹⁰ necessity for his watching the investment. We care for all¹⁰⁰ the papers in connection with such loans and our absolute¹¹⁰ guarantee, backed by our capital funds of nearly \$15,000,000,¹²⁰ relieves you of all responsibility.

The fact that in¹³⁰ all our transactions we are careful never to disturb the¹⁴⁰ relationship existing between attorney and client, thus retaining the control¹⁵⁰ of the investment in the hands of the lawyer, is¹⁶⁰ another reason for the noteworthy growth of this branch of¹⁷⁰ our service.

May we send you our current offerings?

Very¹⁸⁰ truly yours, (182—1.61)

471

Mr. William H. Dennis

356 Elm Street

Stamford, Connecticut

Dear Sir:

Your Harrow machine was built with painstaking care¹⁰ and of the very best materials. Then, without charge, we²⁰ inspect, clean, and oil your machine regularly during the first³⁰ year, so that it gives you continuous operation.

Continuation of⁴⁰ this mechanical service is worthy of your consideration. It insures⁵⁰ uninterrupted use of your Harrow and prevents delay and inconvenience⁶⁰ in obtaining the figure information you need to make your⁷⁰ business more profitable. The Harrow maintenance agreement gives you this⁸⁰ kind of service at low cost.

It makes no difference⁹⁰ which of the long **line** of Harrow machines you own¹⁰⁰—adding,

h e. bookkeeping, calculating, or billing machines—
 you will find that¹¹⁰ the service rendered under the
 maintenance agreement keeps your equipment¹²⁰
 in the best condition and protects your invest-
 ment.

6 The inside¹³⁰ pages of this letter tell you more
 about the Harrow¹⁴⁰ service organization and
 what it means to Harrow owners—one¹⁵⁰ big
 reason why more than 1,000,000 Harrow machines
 have¹⁶⁰ been sold in all lines of business.

u g
 2 m u
 2 If you will¹⁷⁰ send us the enclosed postcard
 we will promptly furnish you¹⁸⁰ with further
 information of the Harrow maintenance agree-
 ment and how¹⁹⁰ it protects Harrow owners.

Yours very truly, (197—1.61)

472

Mr. R. L. Le Grand
 408 Iberville Street
 New Orleans, Louisiana

Dear Sir:

Our issue of Guaranteed 5½¹⁰ per cent Ten-
 Year Mortgage Bonds, Series 8, has been²⁰ sold.
 On March 9 a circular covering this issue was³⁰
 sent to you. We are enclosing a description of
 our⁴⁰ most recent issue, Series 9.

u. o
 3 m
 3 e o
 2
 u e All of our series are⁵⁰ secured equally by first
 mortgages on conservatively appraised proper-
 ties, mainly⁶⁰ homes and small business proper-
 ties, which are broadly diversified among⁷⁰ care-
 fully selected cities of the United States, and
 which are⁸⁰ assigned to the United Cities Trust
 Company as trustee. Each⁹⁰ of the series is a
 direct obligation of this company,¹⁰⁰ and all our

bonds are therefore guaranteed by our entire¹¹⁰ capital and surplus.

This company is steadily increasing its business¹²⁰ with the most conservative type of banks in your section¹³⁰ of the country. Many banks are distributing the bonds to¹⁴⁰ investor-customers and, because of their unusual safety, find them¹⁵⁰ a most practical security to recommend. We allow banks a¹⁶⁰ concession of 1 per cent on all purchases.

We would¹⁷⁰ be pleased to include your bank among our growing list¹⁸⁰ of customers, and assure you that any orders you send¹⁹⁰ us will receive our prompt attention. Any further information you²⁰⁰ may desire will be furnished you gladly.

Very truly yours,²¹⁰ (210—1.61)

473

Mr. F. D. Connor

Fairview Avenue

Bridgeport, Connecticut

My dear Mr. Connor:

Confident that you will be interested,¹⁰ I am sending you reproductions of a number of advertisements²⁰ which have recently appeared in the country life magazines. These³⁰ describe some most exceptional and desirable bargains in Westchester County,⁴⁰ and Greenwich, Connecticut.

Because of the rarity of these opportunities,⁵⁰ I am extremely desirous of having you examine these properties.⁶⁰ If, however, I am wrong in my assumption that you⁷⁰ are interested, you no doubt have some friends who are⁸⁰ interested, and I am sure you would be favoring them⁹⁰ as

well as me if you submitted to them the¹⁰⁰ enclosed leaflet.

As you probably know, we have specialized for¹¹⁰ many years in estates in Westchester County and Greenwich, Connecticut.¹²⁰ Should you, therefore, not find any of the properties shown¹³⁰ in the enclosure suitable to your needs, I should deem¹⁴⁰ it a pleasure to submit a list of properties ranging¹⁵⁰ from small, but attractive, country homes to the largest and¹⁶⁰ most luxurious estates.

We also specialize in the exchange of¹⁷⁰ country property for income property in New York City.

We¹⁸⁰ hope to hear from you requesting further information or suggesting¹⁹⁰ the name of some friend to whom you wish information²⁰⁰ sent.

Very truly yours, (204—1.61)

474

Messrs. J. S. Nicholson & Company
75 Broad Street
Philadelphia, Pennsylvania

Gentlemen:

The entire dealer and distributor organization of this company¹⁰ is now engaged in a new sales program, the details²⁰ of which, we believe, will interest you, because some Hyslop³⁰ dealer is either a present customer or a potential customer⁴⁰ of yours.

You will undoubtedly agree that there is no⁵⁰ group of business men, outside of the members of your⁶⁰ own organization, which is more interested in the sales methods⁷⁰ of Hyslop dealers than the bankers whose business is

affected,⁸⁰ directly or indirectly, by the dealer's success.

That is why⁹⁰ we feel that it is our responsibility to keep you¹⁰⁰ informed about our methods of cooperating with our dealers, and¹¹⁰ about our local dealer's efforts to cooperate with us.

The¹²⁰ new sales program we refer to is built around a¹³⁰ nation-wide direct-mail preselling campaign. At regular intervals a¹⁴⁰ series of personally addressed letters and attractive pieces of literature¹⁵⁰ is being mailed to a carefully selected list of individuals¹⁶⁰ who have the need for a motor car and the¹⁷⁰ means with which to buy a Hyslop.

We believe that¹⁸⁰ you will be interested in the campaign because it will¹⁹⁰ give you an excellent idea of the scientific merchandising methods²⁰⁰ employed by this company to help dealers make more money.²¹⁰ But you will undoubtedly be even more interested in the²²⁰ effect this campaign will have on our dealer—how it²³⁰ will help him to organize his own sales efforts and²⁴⁰ increase his sales.

With a better-organized and more effective²⁵⁰ sales plan, he will be sure of a better profit.²⁶⁰ Hyslop recognizes that its permanent manufacturing success depends upon the²⁷⁰ prosperity of its dealer organization, and because a prosperous dealer²⁸⁰ is a good customer for you, we feel sure of²⁹⁰ your interest in this program.

Consequently, we are going to³⁰⁰ take the liberty of writing you from time to time³¹⁰ as the campaign progresses, and sending you, in addition, copies³²⁰ of literature used in these mailings.

Very truly yours, (329—1.61)

475

Mrs. Helen Barker
915 Monroe Street
Scranton, Pennsylvania

Dear Madam:

It is a pleasure to learn from Mr.¹⁰ Driscoll, our credit manager, that you have been offered the²⁰ facilities of our charge department.

He evidently explained the basic³⁰ principles we try to instill in our institution, thereby making⁴⁰ your visits friendly as well as profitable.

You profit by⁵⁰ concentrating your buying in a group of individual departments, where⁶⁰ you not only receive cooperation, but save time and money.⁷⁰

Permit me personally, then, to extend an invitation to you⁸⁰ to be a charge customer, so that our future relations⁹⁰ will not be of the cash and carry sort, but¹⁰⁰ friendly business visits.

Yours very truly, (106—1.62)

476

Mr. John W. Sampson
943 North Leonard Street
Kansas City, Missouri

Dear Sir:

We have carefully reviewed the experience described in¹⁰ your letter of recent date and regret that your service²⁰ experience in the automotive industry is not what we require³⁰ at the present time.

A man entering the service department⁴⁰ of this company for an overseas assignment must

have not⁵⁰ only extensive service experience, but a well-rounded knowledge of⁶⁰ the service problems arising, and their relation to the sales⁷⁰ or merchandising situation.

We are retaining your application and, should⁸⁰ an opening occur that we think would interest you, we⁹⁰ shall be pleased to get in touch with you.

Yours¹⁰⁰ very truly, (102—1.62)

477

The Economy Store
723 Dickson Street
Baltimore, Maryland

Gentlemen: •

We note what you say in reference to our¹⁰ new embroidery book. Apparently you have overlooked the fact that²⁰ we announced some time ago we would discontinue the fashion³⁰ quarterly with the summer number, owing to our publishing *Excellent*⁴⁰ Magazine. The book which you received, therefore, is really not⁵⁰ a fashion quarterly, but an embroidery book, and the new⁶⁰ styles shown therein were simply an added feature.

We have,⁷⁰ however, given careful consideration to your criticism, so the next⁸⁰ issue will contain a large array of fashion illustrations as⁹⁰ well as embroidery designs.

We hope that you will give¹⁰⁰ the current book as prominent a display as possible, as¹¹⁰ it contains attractive features which will make sales for you¹²⁰ if you bring it to the attention of the women¹³⁰ who enter your store.

We believe you will appreciate our¹⁴⁰ readiness to consider seriously any well-directed criticism. We thank¹⁵⁰ you for the interest which prompted your letter.

Very truly¹⁶⁰ yours, (161—1.62)

478

Head Master, The Ridgefield School
Ridgefield, Connecticut

Dear Sir:

Again we solicit consideration in connection with the¹⁰ opening order for the Ridgefield School this year. Our facilities²⁰ for serving you improve each succeeding year and we have,³⁰ through your continued patronage, acquired a knowledge of your requirements⁴⁰ and ideas that enables us to give you the very⁵⁰ best service.

You may also depend upon securing the utmost⁶⁰ in value that our organization affords. Giving personal attention to⁷⁰ your orders is a matter of pleasure to the writer.⁸⁰

We thank you for past favors and await your further⁹⁰ pleasure.

Very truly yours, (94—1.63)

479

Mrs. Elsie Keller
104 Federal Street
Boston, Massachusetts

Dear Madam:

On Thursday, June 25, we shall hold¹⁰ a private sale of women's dresses from our superb regular²⁰ stocks that were originally priced \$45 to

\$85.³⁰ These are all new models of the better⁴⁰ kind, exquisitely made. Summer's favored fabrics are shown in most⁵⁰ charming fashions.

The collection includes dresses for practically every daytime⁶⁰ occasion in loveliest qualities of georgettes, chiffons, silks, flowered crepes,⁷⁰ and laces. In every instance, the fabrics are of the⁸⁰ choicest and the workmanship is faultless—perfect to the last⁹⁰ detail.

We hope that you will consider this a personal¹⁰⁰ invitation. We advise an early selection.

Very truly yours, (109—1.63)

480

Atlantic Appraisals Company
145 Delaware Avenue
Buffalo, New York

Gentlemen:

I wish to express my appreciation of the most¹⁰ satisfactory work done through your office in connection with the²⁰ inventory taken of the household furnishings at my home, 17³⁰ Summer Street, Buffalo, in May, 1927.

Soon⁴⁰ after the completion of this work I suffered a serious⁵⁰ loss by fire, and the inventory was of great value⁶⁰ in adjusting the loss.

The insurance companies and adjusters did⁷⁰ not question your figures, and because of the inventory, and⁸⁰ approval of insurance companies and those in charge of work⁹⁰ following the fire, I have been able to make the¹⁰⁰ adjustment in a manner that would not have been possible¹¹⁰ without this valuable inventory.

Yours truly, (116—1.63)

481

Mr. Nelson Shields
2112 Amherst Street
Butte, Montana

Dear Mr. Shields:

Mr. John Jones, who has recently joined¹⁰ the advertising division of the United Motors Export Company, has²⁰ given your name as a reference.

We should very much³⁰ appreciate such information as you could give us in regard⁴⁰ to his automotive experience, business background, character, and general standing⁵⁰ in the community, or anything else of a personal nature⁶⁰ which you think will be of use to us or⁷⁰ to him in his connection with this company. This information,⁸⁰ of course, will be held in confidence by us.

We⁹⁰ shall appreciate your cooperation.

Very truly yours, (97—1.63)

482

Business Men
Second and Burroughs Avenue
Detroit, Michigan

Gentlemen:

Sherman and Bryan, as perhaps you know, are now¹⁰ firmly established at the above address, a complete advertising unit,²⁰ equipped to render service in both commercial and financial fields³⁰ without calling on their other offices.

Our personnel here is⁴⁰ second to that of no other agency in the New⁵⁰ England territory. In a short time we have developed considerable⁶⁰

business and are now working on several important accounts, some⁷⁰ of which will undoubtedly advertise in general magazines.

We are⁸⁰ still receiving mail addressed to the Hepner Company, which agency⁹⁰ we took over. We should like to be sure that¹⁰⁰ we receive your publication regularly for our files, and shall¹¹⁰ appreciate it if you would see that the Boston address¹²⁰ of Sherman and Bryan is on your mailing list.

Very¹³⁰ truly yours, (132—1.63)

483

Mr. Harry A. Lane

1264 Boundary Street

Bound Brook, New Jersey

Dear Sir:

Many recent improvements have greatly increased the value¹⁰ and added to the smoothness of performance of Hodge Brothers²⁰ motor cars. A few of the more important are illustrated³⁰ and described in the enclosed folder.

Each of these changes⁴⁰ and refinements is in accord with Hodge Brothers eleven-year-⁵⁰old policy of constantly improving the standard basic design.

This⁶⁰ policy has saved Hodge Brothers owners countless millions of dollars⁷⁰ they would have lost in depreciation had Hodge Brothers followed⁸⁰ the common practice of offering radically changed annual models.

These⁹⁰ improvements and this policy assure you the greatest value in¹⁰⁰ Hodge Brothers' history and a higher resale value after a¹¹⁰ period

of service—whether it be one year, five years,¹²⁰ ten years, or longer.

May we at your convenience explain¹³⁰ the importance of the many improvements?

Yours truly, (138—1.63)

484

Messrs. M. I. Goldsmith & Company

1250 Broad Street

Elkhart, Indiana

Gentlemen:

The Hepner Company has called our attention to an¹⁰ account they have against you, which is now overdue, amounting²⁰ to \$529.48. We³⁰ are informed that repeated efforts have been made to get⁴⁰ payment of this sum without success.

The Plymouth Guarantee and⁵⁰ Accident Company, Ltd., issues policies insuring accounts, and in accordance⁶⁰ with the terms thereof it is necessary to acquaint us⁷⁰ with the fact when debtors are not paying accounts as⁸⁰ they mature. You can appreciate that an insurance company cannot⁹⁰ continue protection on debtors who are not fulfilling their obligations.¹⁰⁰ Bills must be paid promptly to insure good standing; otherwise¹¹⁰ methods must be adopted to enforce payment.

We are continually¹²⁰ being called upon to insure credits all over the country¹³⁰ and our records are our guides. We, therefore, request that¹⁴⁰ you mail a check immediately to cover the above amount,¹⁵⁰ or send it direct to the creditor; otherwise we shall¹⁶⁰ be compelled to send the claim to our attorney for¹⁷⁰ action.

Yours very truly, (174—1.63)

485

Messrs. Peat & Company
25 East Huron Street
Chicago, Illinois

Gentlemen:

Attention of Mr. James A. Peat, President

The enclosed¹⁰ motto, for many years the slogan of the Austin Company,²⁰ expressed so well the attitude of big executives toward their³⁰ day's problems that it has passed into something of a⁴⁰ business axiom. We think you may care to slip it⁵⁰ under the glass of your desk. A larger size, suitable⁶⁰ for framing, will be mailed upon request.

Business in the⁷⁰ construction industry is usually very erratic, but by following our⁸⁰ motto, "Results Not Excuses," we have brought our business curve⁹⁰ to a reasonably even level and with a continuous upward¹⁰⁰ trend.

This has been accomplished by foresight and delivering satisfactory¹¹⁰ jobs to our clients. We are proud to say in¹²⁰ this connection that the percentage of our repeat business is¹³⁰ very high.

Our business has been obtained, to the greatest¹⁴⁰ extent, by taking upon our shoulders complete responsibility for entire¹⁵⁰ building projects. This includes, under one contract, design, construction, and¹⁶⁰ equipment. Besides the workmanship and quality of materials, it guarantees¹⁷⁰ a stated cost and a definite date of delivery.

For¹⁸⁰ the construction of a branch plant or warehouse in Buffalo,¹⁹⁰ Chicago, Dallas, or Seattle, we are ready to serve you²⁰⁰ through thirteen Austin offices from coast to coast. For

5,000²¹⁰ or 500,000 square feet of space we²²⁰ will submit costs and valuable building data immediately without obligation.²³⁰

Very truly yours, (233—1.63)

486

Mr. Paul K. Owen
65 Union Street
Portland, Maine

Dear Sir:

You now have life insurance in the Tourists¹⁰ Insurance Company. During the month of June, 1927,²⁰ we offer you as a policyholder the unusual opportunity³⁰ of applying for as much as \$10,000 additional⁴⁰ by using a special form of application which in all⁵⁰ but a few instances is sufficient to enable us to⁶⁰ issue a policy without new medical examination.

If your application⁷⁰ should happen to be one of the few where an⁸⁰ examination appears essential, you will be so informed upon receipt⁹⁰ of the application at this office.

Following the present-day¹⁰⁰ trend you have no doubt a definite insurance program to¹¹⁰ provide for your family, for yourself in later life, for¹²⁰ inheritance taxes, and for the children's education, or for other¹³⁰ responsibilities which modern civilization places upon us all.

This is¹⁴⁰ an opportunity to take one more step with a minimum¹⁵⁰ of effort toward obtaining at a guaranteed low rate additional¹⁶⁰ insurance in furtherance of your program.

We have requested our¹⁷⁰ agent with whom you are already acquainted to see you¹⁸⁰ during

the month of June and advise you regarding the¹⁹⁰ form of contract best fitted to meet the contingencies for²⁰⁰ which you wish to provide.

Ask him to tell you²¹⁰ about a new contract recently devised by this company which²²⁰ may exactly suit your insurance needs. If he fails to²³⁰ call, would you mind dropping me a line.

Very truly²⁴⁰ yours, (241—1.63)

487

Mr. Lawrence Scudder

92 Arch Street

Boston, Massachusetts

Dear Sir:

As an expert in the management of your¹⁰ own business, you are undoubtedly impressed with the fact that²⁰ long and specialized training is necessary to success in it,³⁰ and that an attempt on the part of an 'inexperienced'⁴⁰ individual or group to manage your factory or office would⁵⁰ be suicidal. We know that precisely the same conditions obtain⁶⁰ in our business, and we view with serious concern any⁷⁰ tendency to disregard the fact that the greatest safety in⁸⁰ the investment of funds cannot be obtained other than through⁹⁰ eminent investment counsel.

There have been radical changes in the¹⁰⁰ forms of investment during the last forty years. It may¹¹⁰ almost be said, indeed, that bonds as a class have¹²⁰ attained their entire development in popularity during that period, because¹³⁰ prior to 1881 the number of bond investors was¹⁴⁰ so small as to be negligible in proportion to the¹⁵⁰ mighty army that may now be included in that category.¹⁶⁰

And it is a certainty that this increase in popularity¹⁷⁰ could not have occurred if bonds had not proved themselves¹⁸⁰ to be a consistently dependable investment vehicle, good times and¹⁹⁰ bad.

Coincident with this almost miraculous development in the bond²⁰⁰-buying habit has occurred the growth of this concern. With²¹⁰ us, too, there have been many changes which have been²²⁰ necessitated by the economic variations during the last half century.²³⁰ In superficial detail, our business today differs widely from our²⁴⁰ business in the eighties; but in fundamental principles, in our²⁵⁰ policies for the protection of our investors, and in our²⁶⁰ precepts of integrity, we still adhere to the standards of²⁷⁰ conservatism as established when this business was founded in 1882.²⁸⁰

We hope it may some time suit your²⁹⁰ convenience to accept our cooperation with regard to the placing³⁰⁰ of your investment funds.

Very truly yours, (307—1.63)

488

Mr. Morris A. Beer
155 West Eighth Street
New York, New York

My dear Mr. Beer:

I regret my inability to attend¹⁰ the entertainment to be given by the Dramatic Society on²⁰ May 26, as I have definitely committed myself for³⁰ that evening. I am, therefore, returning the ticket which you⁴⁰ sent me. Please accept my thanks for your kindness.

Yours⁵⁰ very truly, (52—1.64)

489

J. re
New York Ledger Christmas Fund
New York City

Gentlemen:

For 5
no 1
E re
of 6
by 7
to 8
is 9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000
1001
1002
1003
1004
1005
1006
1007
1008
1009
1010
1011
1012
1013
1014
1015
1016
1017
1018
1019
1020
1021
1022
1023
1024
1025
1026
1027
1028
1029
1030
1031
1032
1033
1034
1035
1036
1037
1038
1039
1040
1041
1042
1043
1044
1045
1046
1047
1048
1049
1050
1051
1052
1053
1054
1055
1056
1057
1058
1059
1060
1061
1062
1063
1064
1065
1066
1067
1068
1069
1070
1071
1072
1073
1074
1075
1076
1077
1078
1079
1080
1081
1082
1083
1084
1085
1086
1087
1088
1089
1090
1091
1092
1093
1094
1095
1096
1097
1098
1099
1100
1101
1102
1103
1104
1105
1106
1107
1108
1109
1110
1111
1112
1113
1114
1115
1116
1117
1118
1119
1120
1121
1122
1123
1124
1125
1126
1127
1128
1129
1130
1131
1132
1133
1134
1135
1136
1137
1138
1139
1140
1141
1142
1143
1144
1145
1146
1147
1148
1149
1150
1151
1152
1153
1154
1155
1156
1157
1158
1159
1160
1161
1162
1163
1164
1165
1166
1167
1168
1169
1170
1171
1172
1173
1174
1175
1176
1177
1178
1179
1180
1181
1182
1183
1184
1185
1186
1187
1188
1189
1190
1191
1192
1193
1194
1195
1196
1197
1198
1199
1200
1201
1202
1203
1204
1205
1206
1207

Our order department has taken up the matter of position⁵⁰ with your advertising department, and we respectfully refer you to⁶⁰ this record. Your cooperation will be greatly appreciated.

Kindly acknowledge⁷⁰ receipt of these instructions.

Very truly yours, (77—1.65)

491

Mr. L. B. Mann
112 Lyon Street
Grand Rapids, Michigan

Dear Sir:

We thank you very much for calling our¹⁰ attention to the annoyance to which you have been subjected²⁰ with regard to the tobacco jar and ash tray that³⁰ you purchased around the Christmas holidays.

Our reason for not⁴⁰ offering a credit allowance is not because of the loss⁵⁰ of a sale in that particular department, but because so⁶⁰ doing would constitute an infraction of certain fundamental rules which⁷⁰ it has been necessary to adopt.

Upon investigation, we find⁸⁰ that the merchandise referred to was returned on January 15,⁹⁰ and the time limit in which gifts could be accepted¹⁰⁰ for credit expired on December 31. Another policy bearing on¹¹⁰ this transaction is that we cannot accept merchandise for exchange,¹²⁰ credit, or refund if it has been out of our¹³⁰ establishment more than seven days.

We realize that the conditions¹⁴⁰ entering into

your purchase were unfortunate, but when we offered¹⁵⁰ to permit a new selection in the same department this,¹⁶⁰ in itself, was a special concession. Were we to deviate¹⁷⁰ from our set rules to the extent of permitting a¹⁸⁰ credit allowance it would be decidedly unfair to other patrons¹⁹⁰ who might make similar requests under similar circumstances.

In view²⁰⁰ of this, we regret that we can take no action²¹⁰ other than that suggested, to permit the exchange of this²²⁰ merchandise should it prove to be in perfect condition, for²³⁰ something else of like value in the same department.

Yours²⁴⁰ very truly, (242—1.65)

492

To the Members of the Faculty
New York University
New York, New York

The Advisory Committee of *New York*, a weekly journal which¹⁰ will soon be published by this University, are glad to²⁰ call your attention to the enclosed prospectus. At their suggestion³⁰ a subscription blank is also enclosed.

It is the hope⁴⁰ of all of us who are acquainted with the details⁵⁰ of this novel undertaking that *New York* will perform an⁶⁰ exceptional service. The paper will endeavor to focus the literary⁷⁰ and scientific resources of the University on current events and ⁸⁰ideas. It will deal with the high points of the⁹⁰ week's news and bring authoritative information to the discussion of¹⁰⁰ problems which are engaging the attention of the intelligent citizen.¹¹⁰ Nothing quite like this is now done.

Needless to say,¹²⁰ *New York* should be of special interest to members of¹³⁰ the faculty of New York University, many of whom will¹⁴⁰ naturally wish to contribute to its columns.

Advisory Committee (149—1.65)

493

Mr. Henry Fuller

332 Everett Street

Portland, Maine

Dear Sir:

You are undoubtedly aware of the difficulty, under¹⁰ present conditions, of obtaining high-grade securities with a profit²⁰ commensurate with the cost and effort of distributing them.

Dealers³⁰ have complained to us that they have found it very⁴⁰ difficult to secure satisfactory participations in recent syndicates, and even⁵⁰ when able to procure a reasonable amount of bonds through⁶⁰ this channel the amount of profit continues to decrease. With⁷⁰ this in mind we again call your attention to a⁸⁰ class of public utility securities in which the public interest⁹⁰ is rapidly growing, viz., cumulative preferred stocks of operating companies.¹⁰⁰

We are one of the pioneer houses in the distribution¹¹⁰ of these preferred stocks, and over a long period have¹²⁰ placed a great many issues. Many of our dealers have¹³⁰ participated in our preferred stock issues with success, and the¹⁴⁰ demand for them is increasing from both dealers and investors.¹⁵⁰

You probably know the success electric light and power companies¹⁶⁰ have had in distributing

their stocks in their territory, and¹⁷⁰ the strong position in which this places the companies. If¹⁸⁰ you will observe the careful restrictions covering the issuance of¹⁹⁰ these stocks, and the strong position of many of them,²⁰⁰ we are sure you will agree with us that this²¹⁰ type of security is well worth your consideration.

Good profits²²⁰ can still be made in these securities and participations in²³⁰ original issues such as we have handled in the past²⁴⁰ can be obtained in relatively small amounts. In the event²⁵⁰ you have never sold any preferred stocks this will give²⁶⁰ you an opportunity to enter this field with but little²⁷⁰ risk.

We should be pleased to have you investigate any²⁸⁰ of the issues we have brought out. Our statistical department²⁹⁰ will be glad to furnish you with information concerning any³⁰⁰ other securities in which you might be interested. We have³¹⁰ considerable statistical data relative to this type of security.

Yours³²⁰ very truly, (322—1.65)

494

Mr. Alex F. Osborn
65 Lawrence Street
Lowell, Massachusetts

Dear Sir:

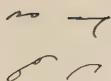
Mr. Wheeler's resignation from the company's service leaves¹⁰ us all with a distinct sense of personal loss. His²⁰ genial personality, never-questioned integrity, and keen intellect have for³⁰ many years made pleasant and profitable the day's work of⁴⁰ all who have been privileged to be

associated with him.⁵⁰ That success must always accompany one of his capacity is⁶⁰ certain—may complete happiness be his as well.

In assuming⁷⁰ the duties of superintendent of the bonding department, I wish⁸⁰ to send this brief message to you in the field⁹⁰ who have so ably promoted our bonding business in the¹⁰⁰ past. Under Mr. Wheeler's able management the department has shown¹¹⁰ a sound and steady growth for nearly twenty years. That¹²⁰ growth has been due to whole-hearted cooperation between the¹³⁰ home office and the agency force, and that cooperation is¹⁴⁰ going to continue.

Please be assured that in pledging the¹⁵⁰ entire departmental staff to an intelligent and aggressive promotion of¹⁶⁰ our mutual interests I am not employing an empty form¹⁷⁰ of words. We shall make mistakes, but they will never¹⁸⁰ be due to an insufficient desire to furnish the service¹⁹⁰ which you have a right to expect from us. We²⁰⁰ shall inevitably, at times, feel compelled to decline business which²¹⁰ you perhaps rightly deem acceptable; but such a declination will²²⁰ never be given without reluctance, without a thorough consideration of²³⁰ all aspects of the matter, and without an explanation of²⁴⁰ why we consider such action necessary.

Prompt service from the²⁵⁰ home office is a prime requisite to successful competition for²⁶⁰ bonding business. I have realized this throughout my years in²⁷⁰ the surety division of the department, and have always made²⁸⁰ an earnest effort to furnish it. That will be the²⁹⁰ policy of the department, and I will always appreciate your³⁰⁰ asking me to give my personal considera-



tion to any matter,³¹⁰ however unimportant in itself, which in your judgment is not³²⁰ receiving adequate attention.

Very truly yours, (326—1.65)

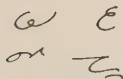
495

Mr. Fred L. Stanton
Statler Building,
Boston, Mass.

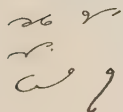
Dear Sir:



We appreciate and value your patronage of the¹⁰ classified columns of the *Boston News Press*, as evidenced by²⁰ your advertisement, for which we are billing you.



With so³⁰ great a number of classified advertisements as we print, the⁴⁰ opening of separate charge accounts would be impractical. On certain⁵⁰ classifications a temporary charge is made and that courtesy has⁶⁰ been extended in your case.

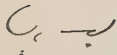


Please assist us in continuing⁷⁰ this service by paying the enclosed bill promptly, today if⁸⁰ possible.

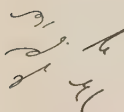
Truly yours, (83—1.66)

496

Mr. Charles C. Gibson
206 Hedden Building
Billings, Montana



Dear Sir:



We have been requested to issue a bond¹⁰ guaranteeing the safety of a deposit to be made in²⁰ the bank named below. We desire to have your opinion³⁰ as to the standing and respon-

sibility of the bank, and⁴⁰ as to business conditions generally in the territory served by⁵⁰ the bank.

Are the directors solid, reputable business men? Are⁶⁰ any of them politicians who might be able to obtain⁷⁰ public deposits for their bank by reason of their political⁸⁰ influence, and who might conceivably borrow such funds for their⁹⁰ private purposes without giving the bank adequate security? Are any¹⁰⁰ of the directors promoters of private enterprises requiring unusual financial¹¹⁰ support?

Are industrial or agricultural conditions in the area served¹²⁰ by the bank good, or if subnormal do present indications¹³⁰ warrant a confident expectation of improvement in the near future?¹⁴⁰

We will pay you a fee of \$3 for¹⁵⁰ your information, if that will be satisfactory.

As we may¹⁶⁰ hold up the matter pending the receipt of your instructions,¹⁷⁰ we hope that you can make it convenient to answer¹⁸⁰ by an early mail.

Yours truly, (186—1.67)

497

Mr. George Taylor

474 Massachusetts Avenue

Cambridge, Massachusetts

Dear Sir:

The Tourists Insurance Company, through specially selected agents,¹⁰ are now prepared to accept life insurance up to \$10,000,²⁰ without medical examination.

You must realize that the³⁰ issuance of insur

27
ance without medical examination must be limited. I⁴⁰ have, however, been fortunate in having assigned to me a⁵⁰ sufficient allotment that will be able to take care of⁶⁰ those whom I specially recommend.

E.
I should appreciate an opportunity⁷⁰ of explaining the plan in detail and I am enclosing⁸⁰ a return card so that you may advise when I⁹⁰ may call.

91
This offer is subject to recall at any¹⁰⁰ time, so I would advise you to act quickly.

Yours¹¹⁰ very truly, (112—1.68)

498

Mr. Wesley Cole
114 Park Avenue
New York, New York

Dear Sir:

Individuality in a bank is quickly sensed. Though¹⁰ difficult to describe, we all recognize its existence as surely²⁰ as we know there is individuality among people.

To the³⁰ peculiar individuality of the Park Avenue Bank we feel the⁴⁰ larger portion of its success is due. This, we believe,⁵⁰ accounts for the fact that nearly 50 per cent of⁶⁰ new accounts comes through our own depositors. We have served⁷⁰ this neighborhood for more than forty-five years and know⁸⁰ our clientele thoroughly, many of them intimately. Their wants have⁹⁰ been studied and anticipated, and we believe our service to¹⁰⁰ be unexcelled.

Conservative methods, complete facilities for banking needs, many¹¹⁰ personal conveniences,

20
n,
2

and a solicitous regard for the interests of¹²⁰ depositors have resulted in making us many warm friends.

7

We¹³⁰ cannot describe the individuality of the bank, but we believe¹⁴⁰ it will appeal to you. We cordially invite you to¹⁵⁰ call.

Yours very truly, (154—1.69)

499

Messrs. Parks & Weiss
438 Fulton Street
Buffalo, New York

Gentlemen:

2-11
on
2
3
2-4

Your volume of sales depends largely on how well¹⁰ your firm name and your products impress your actual and²⁰ possible customers.

A woven label is your personal representative outside³⁰ of your factory and serves as an effective advertising medium⁴⁰ to increase the value of your firm name. Woven labels⁵⁰ afford wider circulation of your firm name than any printed⁶⁰ publication.

on 9
on 6
2-2
3-0
on
on
on 6
on
7-2

Artistic woven labels should be attached to every article⁷⁰ you sell. They act as silent salesmen. Through the medium⁸⁰ of a conspicuous artistic woven label, the consumer is automatically⁹⁰ directed to your firm when needing your products. Remember artistic¹⁰⁰ woven labels outwear the garments which they identify.

It is¹¹⁰ our belief that today's available prices represent the lowest which¹²⁰ will be obtainable for the next six months, and this¹³⁰ belief prompts us to encourage immediate buying for the future.¹⁴⁰

Always have a full year's supply of woven

labels on¹⁵⁰ hand. Look over your present supply and order now.

Very¹⁶⁰ truly yours, (162—1.70)

500

Mr. J. C. Diehl, Principal
Erie High School
Erie, Pennsylvania

Dear Sir:

The organization of the National Athletic Scholarship Society¹⁰ was perfected at the annual meeting in Washington, D. C.,²⁰ the last week in February.

The executive committee of the³⁰ National Federation of State High School Athletic Associations voted unanimously⁴⁰ to recommend that the Federation at its next meeting adopt⁵⁰ a policy of sponsoring the National Athletic Scholarship Society.

With⁶⁰ such support the society hopes to be able to foster⁷⁰ higher scholarship among the athletes in a larger number of⁸⁰ high schools in the United States. The standard of eligibility⁹⁰ makes it possible for the majority of athletes to work¹⁰⁰ for the honor of membership in the society. The star¹¹⁰ athletes and the excellent pupils have always received recognition, but¹²⁰ the boys who have worked for places on the athletic¹³⁰ teams, at the same time holding up their scholarship, have¹⁴⁰ scarcely been noticed. With this goal in mind, the society¹⁵⁰ has already organized chapters in three hundred sixty-nine high¹⁶⁰ schools in forty-two states.

Every effort has been made¹⁷⁰ to minimize

the amount of work that must be done¹⁸⁰ in order for a school to take advantage of the¹⁹⁰ society. Consequently, your only duty is to fill out and²⁰⁰ return the eligibility blank with the required charter and membership²¹⁰ dues. You will then receive a charter, a large bulletin²²⁰ poster announcing the names of the boys elected to membership,²³⁰ membership cards, and an official order blank for emblems.

The²⁴⁰ advisory committee hopes that the society will function in practically²⁵⁰ every first-class high school. If you wish to cooperate²⁶⁰ in this movement for "higher scholarship among athletes," please fill²⁷⁰ out the enclosed eligibility blank and mail at once.

Very²⁸⁰ truly yours, (282—1.70)

501

Subject: Premium Agreements

Mr. Charles J. Haig

524 Second Street

Daytona, Florida

Dear Sir:

With discreditable frequency, when an attempt is made¹⁰ to enforce the collection of bonding premiums due us, it²⁰ is found that the premium-payment contract embodied in the³⁰ application has not been completed properly, and we are therefore⁴⁰ without any enforceable agreement for the payment of definite premiums.⁵⁰ This laxness has prevented the collection of thousands of dollars⁶⁰ of premiums to which we are justly entitled, and our⁷⁰ practices in regard to the matter must be corrected immediately.⁸⁰

Fidelity bonds may be canceled if premiums are not paid,⁹⁰ though the matter is of minor importance in connection with¹⁰⁰ license bonds and similar obligations carrying trifling premiums; but it¹¹⁰ is one of extreme importance in connection with contract, court,¹²⁰ probate, and other obligations calling for substantial premiums.

Hereafter no¹³⁰ application for such a risk will be accepted by the¹⁴⁰ home office until the agreement for the payment of the¹⁵⁰ premium has been clearly and properly completed.

Yours truly, (159—1.71)

502

Mr. William J. Caldwell
149 Tulson Street
New York, New York

My dear Mr. Caldwell:

We are very grateful indeed to¹⁰ you for your letter of March 25 which was²⁰ preceded by telephone information from your office concerning J. Rose³⁰, 720 Broadway, who is interested in the Linograph.⁴⁰

We are sorry to inform you that this particular prospect⁵⁰ is not a very good one for us, as he⁶⁰ is in the second-hand office appliance business, specializing very⁷⁰ largely in Linographs.

This does not, however, in any way⁸⁰ reduce our appreciation of your thoughtfulness in giving us this⁹⁰ information so promptly.

We know that you, too, will appreciate¹⁰⁰ the information regarding this person because he doubtless is dealing¹¹⁰ in other machines as well.

Yours very cordially, (118—1.73)

503

Mr. Fred D. Yates
31 Meadow Street
Utica, New York

Dear Sir:

At the request of the eastern representative of¹⁰ the Darrow publications, your name is being added to the²⁰ complimentary mailing lists of *Business Men* and the *Darrow Clearing*³⁰ *House*, beginning with the April issues. If copies do not⁴⁰ reach you promptly and regularly, a line from you will⁵⁰ assure our immediate attention.

Business Men, published exclusively for executives,⁶⁰ is devoted to the description of methods that are proving⁷⁰ profit makers for business executives throughout the country. The *Darrow*⁸⁰ *Clearing House* performs a like function for bank executives. You⁹⁰ will find much of interest and worth in these publications.¹⁰⁰

We believe, incidentally, that your reading of the magazines will¹¹⁰ convince you beyond doubt of their value to you as¹²⁰ advertising media. If there is any particular aspect of these¹³⁰ publications in which you may be specially interested, we shall¹⁴⁰ be glad to give you detailed information about it.

Yours¹⁵⁰ very truly, (152—1.74)

504

Mr. Frederick C. Clark
365 West End Avenue
New York, New York

Dear Sir:

We cordially invite you to become a de-

positor¹⁰ of the Park Avenue Bank of New York.

The bank²⁰ is homelike and your contact with the officers and clerical³⁰ staff will be of a distinctly personal and serviceable nature.⁴⁰ Nearly fifty years spent in helping the people of Fifth⁵⁰ Avenue and environs in their banking problems has, we think,⁶⁰ developed a service of unusual value to depositors. Conservatism always⁷⁰ has characterized the bank's management. Our location on Park Avenue⁸⁰ at Fifty-fourth Street is convenient for shopping, business, and⁹⁰ amusement.

Among our facilities are a regular banking department; a¹⁰⁰ trust department, through which we act as executor, trustee, guardian,¹¹⁰ and in other fiduciary relationships; a foreign department; safe deposit¹²⁰ vaults; a department for the care and custody of securities,¹³⁰ an income tax department, etc.

If inconvenient to call, we¹⁴⁰ can easily arrange the opening of your account by mail.¹⁵⁰

We shall be pleased to answer your inquiries.

Very truly¹⁶⁰ yours, (161—1.74)

505

Central Chemical Company
146 Columbus Avenue
Columbus, Ohio

Gentlemen:

The problem of the employer has been greatly complicated¹⁰ by indiscriminate hiring. By watching your process of selection and²⁰ insisting that each person hired has qualifications which will make³⁰ him valuable to you five years hence, many of your⁴⁰ problems might be eliminated.

With this thought in mind we⁵⁰ are pleased to inform you that we have secured the⁶⁰ candidacy of a man whose training and experience have placed⁷⁰ him beyond the experimental stage. In the capacity of plant⁸⁰ manager, superintendent, or chemical director his services would be of⁹⁰ definite value.

He is college trained, and has had eight¹⁰⁰ years of research, laboratory, and plant experience. He is at¹¹⁰ present associated with a leading organization as chief chemist and¹²⁰ assistant superintendent.

Our client is twenty-eight years old, married,¹³⁰ and in excellent health, possessing the initiative, force, and ability¹⁴⁰ to assume a big responsibility.

If executive changes are in¹⁵⁰ prospect permit us to send you full particulars of his¹⁶⁰ business record. It contains interesting evidence of his ability.

May¹⁷⁰ we hear from you, without obligating yourself in any way?¹⁸⁰

Very truly yours, (183—1.74)

PART III

A VARIETY OF SELECTIONS ON COMMERCIAL
TRAINING CHOSEN FROM SPEECHES,
ESSAYS, AND BOOKS

RUN YOUR BUSINESS

One type of business man that is always interesting is¹⁰ the man who does **not let his business** drive him,²⁰ but who does the driving himself. He does not let³⁰ himself be driven by details, but he arranges his work⁴⁰ so that important things wait for him and unimportant ones⁵⁰ take care of themselves. He does not sit at a⁶⁰ desk all day taking care of things in the order⁷⁰ of their arrival. He uses a desk as a place⁸⁰ for letters, papers, and telegrams to accumulate until he gets⁹⁰ ready to look at them. When he comes in after¹⁰⁰ a two-hour conference on some important new and undeveloped¹¹⁰ matter he glances over his mail, opens a few letters,¹²⁰ puts a handful of orange-and-blue nine-page folders¹³⁰ in the wastebasket, tells the office boy to get a¹⁴⁰ few numbers on the telephone for him, calls a stenographer¹⁵⁰ and gives a few letters, and has a few words¹⁶⁰ with half a dozen callers and assistants while he holds¹⁷⁰ his hat in his hand; and within thirty minutes after¹⁸⁰ he came in he is out again rounding up something¹⁹⁰ else that won't come in by itself.

Of course, every²⁰⁰ man can't work that way. The nature of some work²¹⁰ is entirely different. But it is interesting to watch such²²⁰ a man, and to notice that he does not let²³⁰ his work govern

him unduly. Perhaps many who find themselves²⁴⁰ hard pressed with detail can learn a lesson by contemplating²⁵⁰ the methods of this type of business man.—*W. P. Warren*, "*Thoughts on Business.*" (258–1.35)

2

WHAT AND HOW TO READ

The good book of the hour, then—I do not¹⁰ speak of the bad ones—is simply the useful or²⁰ pleasant talk of some person whom you cannot otherwise converse³⁰ with, printed for you. Very useful often, telling you what⁴⁰ you need to know; very pleasant often, as a sensible⁵⁰ friend's present talk would be. These bright accounts of travels;⁶⁰ good-humored and witty discussions of questions; lively or pathetic⁷⁰ story-telling in the form of a novel; firm fact⁸⁰ telling, by the real agents concerned in the events of⁹⁰ passing history;—all these books of the hour, multiplying among¹⁰⁰ us as education becomes more general, are a peculiar characteristic¹¹⁰ and possession of the present age; we ought to be¹²⁰ entirely thankful for them, and entirely ashamed of ourselves if¹³⁰ we make no good use of them. But we make¹⁴⁰ the worst possible use, if we allow them to usurp¹⁵⁰ the place of true books: for, strictly speaking, they are¹⁶⁰ not books at all, but merely letters or newspapers in¹⁷⁰ good print. Our friend's letter may be delightful, or necessary,¹⁸⁰ today; whether worth keeping or not is to be considered.¹⁹⁰ The newspaper may be entirely proper at breakfast time, but²⁰⁰ assuredly it is

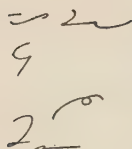
not reading for all day. So, though²¹⁰ bound up in a volume, the long letter which gives²²⁰ you so pleasant an account of the inns, and roads,²³⁰ and weather last year at such a place, or which²⁴⁰ tells you that amusing story, or gives you the real²⁵⁰ circumstances of such and such events, however valuable for occasional²⁶⁰ reference, may not be, in the real sense of the²⁷⁰ word, a "book" at all, nor, in the real sense,²⁸⁰ to be "read."—*John Ruskin.* (283-1.40)

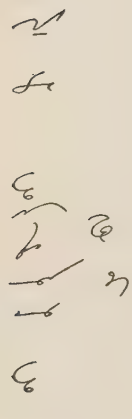
3

WRITTEN CONTRACTS

Practically every transaction first takes the form of a verbal¹⁰ agreement, even those involving large sums of money. This is²⁰ followed by a written instrument confirming what has been agreed³⁰ to verbally. This instrument is called a "written contract," or⁴⁰ simply a "contract." All of the conditions are set down⁵⁰ in proper form and each party then affixes his signature⁶⁰ at the end. Although not necessary, these signatures are witnessed⁷⁰ in order to prove their validity should either party try⁸⁰ to disprove his act. Usually two copies are executed, one⁹⁰ for each party.

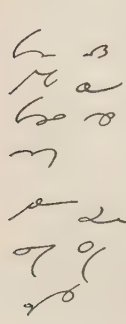
This form of procedure is best where¹⁰⁰ very large sums are involved, where labor is to be¹¹⁰ performed, or where the parties are not well known to¹²⁰ each other through acquaintance or reputation. It would be the¹³⁰ best form in all cases were it not too cumbersome.¹⁴⁰ It is evident that, in the case just cited, the¹⁵⁰ housewife


 would not wish to enter into a formal contract¹⁶⁰ each time she wished to make a purchase other than¹⁷⁰ one for cash. So, also, no business house would find¹⁸⁰ it convenient to make this form of contract for the¹⁹⁰ numerous purchases which it may make in the course of²⁰⁰ the day. Hence, we find the use of orders.


 The²¹⁰ seller having sent in a written quotation, an offer to²²⁰ deliver certain things in consideration of certain payments by the²³⁰ buyer, the buyer may write his acceptance of this quotation,²⁴⁰ that is to say, he may "order" the seller to²⁵⁰ proceed in accordance with his quotation. The quotation and the²⁶⁰ order, taken together, comprise the contract. The virtue of this²⁷⁰ method lies in the ease of its execution. The buyer²⁸⁰ does not have to submit any papers to the seller²⁹⁰ for signature other than his direction to proceed, that is³⁰⁰ to say, his order.—*C. S. Rindsfoos, "Purchasing."* (304-1.40)

4

PERSISTENCE LEADS TO SUCCESS


 Many lives are filled with half-finished tasks which were¹⁰ begun with enthusiasm but dropped in a little while because²⁰ the enthusiastic beginners did not have enough grit to carry³⁰ them to a conclusion. How easy it is for all⁴⁰ of us to start a thing when the mind is⁵⁰ aglow with zeal, before disappointment or failure has dulled the⁶⁰ ambition. It doesn't take much ability or any special strength⁷⁰ of character to begin a thing, and we cannot estimate⁸⁰ the value of a man by

the number of things⁹⁰ he commences. Nor do we judge him by his speed¹⁰⁰ at the beginning of the race; it is the home¹¹⁰ stretch that counts/

The real test of a man's character¹²⁰ is in his ability to persist in what he thinks¹³⁰ is worth while to undertake until he adds the finishing¹⁴⁰ stroke. He must have persistence, grit, and stick-to-it-¹⁵⁰iveness enough to carry him under the line at the¹⁶⁰ last heat. The ability to hold on is one of¹⁷⁰ the rarest of human virtues and the first of success¹⁸⁰ qualities.

Nearly every invention which has emancipated man from drudgery¹⁹⁰ and given him comfort and better facilities was made possible²⁰⁰ only by the man of superior grit and persistence. Our²¹⁰ civilization owes everything to the stout souls who persisted when²²⁰ others lost heart and gave up the struggle.

Have you²³⁰ ever seen a man who had no give-up in²⁴⁰ him, who could never let go his grip no matter²⁵⁰ what happened, who every time he failed would come up²⁶⁰ smiling and with greater determination than ever to push ahead?²⁷⁰ Have you ever seen a man who did not know²⁸⁰ the meaning of the word failure, who, like Grant, never²⁹⁰ knew when he was beaten, who had cut the words³⁰⁰ "can't" and "impossible" from his vocabulary, the man whom no³¹⁰ obstacles could down, no difficulty phase, who was not disheartened³²⁰ by any misfortune, any calamity? If you have, you have³³⁰ seen a real man, a conqueror, a king among men.³⁴⁰

"Do you keep at it?" That is a good life³⁵⁰ interrogation for every young man. "Have you staying qualities?" "Can³⁶⁰ you stick by your

5

5 6

2

2

2

proposition?" "Can you keep on after³⁷⁰ failure?" "Have you grit enough to stick and hang on,³⁸⁰ to hold to your purpose in spite of the most³⁹⁰ disheartening obstacles?"

If you can answer "Yes" to these interrogations,⁴⁰⁰ you are one of the men who will be heard⁴¹⁰ from. You are the sort of young man the world⁴²⁰ is looking for. Your future is secure.—*Orison Swett Marden.* (427-1.40)

5

A MAN WHO ENJOYS BUSINESS

5

5

5

2

5 6

5

5 6

5

5 6

5

5 6

5 6

5 6

5 6

To win in the business game—or any game, including¹⁰ the game of life itself—you must enjoy it. There²⁰ is something wrong with a man who does not enjoy³⁰ his work more and more as he gets older. This⁴⁰ is not only my own experience, but it is, I⁵⁰ find, the experience of a number of successful men with⁶⁰ whom I have talked. A man should grow happier as⁷⁰ he grows older, and he can grow happier—I don't⁸⁰ see how he can fail to grow happier—if he⁹⁰ is on the right terms with his work.

Here again,¹⁰⁰ however, the question of health enters. To enjoy business, to¹¹⁰ enjoy life, to be fit to carry out hard or¹²⁰ big things, a man must be in sound physical condition.¹³⁰ Therefore, any young man who aspires to become a leader¹⁴⁰ in his line should early realize the vital importance of¹⁵⁰ strengthening, building up, and tuning up his physical machine. I¹⁶⁰ have emphasized the necessity for having ambition; but ambition is¹⁷⁰ not likely to get a man anywhere unless he has¹⁸⁰

7

e
u
so

a head, a body, and hands capable of carrying out¹⁹⁰ his ambition. Mere wishing gets a man nowhere. He must²⁰⁰ back up his wishes with action, and action is dependent²¹⁰ in no little measure upon a man's physical stamina.—
Coleman Du Pont. (219-1.42)

H

6

es

THE WORLD HIGHWAY

8

r m
2 4

7

s i n o r

s r

s 2

C r

The sea, sea trade, and sea power have always been¹⁰ of great interest to civilized man, and to understand world²⁰ commerce we must first know the part played by the³⁰ ocean. The nation that does not touch the ocean is⁴⁰ like a house that is not upon the street, and⁵⁰ some of the bitterest strifes of history have been enacted⁶⁰ for the possession of bits of coast. Once a nation⁷⁰ has reached the sea, it has possessed itself of a⁸⁰ part of the world highway that reaches everywhere and belongs,⁹⁰ according to international law, to each and all who own¹⁰⁰ even a tiny strip of coast.

9

e s o

7 e

f c r 2
e

2

m

It is an adage¹¹⁰ that ocean transportation is cheaper than that on land, but¹²⁰ it is difficult for the landsman to realize how much¹³⁰ ocean carriage differs from land carriage in cheapness and in¹⁴⁰ the freedom of competition. This freedom is chiefly due to¹⁵⁰ the same cause which produces the greater cheapness of transportation,¹⁶⁰ namely, the fact that the ocean carrier must furnish only¹⁷⁰ the vehicle, while nature furnishes the roadway, and, in some¹⁸⁰ cases, even the motive power—wind. Upon the railway the¹⁹⁰ cost of

the vehicle is an insignificant part of the²⁰⁰ total cost of service. The important thing is the way²¹⁰ itself. On the ocean the way is free and also²²⁰ the place for the ship to unload is usually found²³⁰ with comparatively small expense to the ship, so that ocean²⁴⁰ transportation remains competitive and cheap both on the international high²⁵⁰ seas and within the shadow of the land. Terminals remain²⁶⁰ practically free or, at least, equally free to all ship²⁷⁰ owners because the desire of cities for trade is so²⁸⁰ keen that they bid for ships by getting harbors and²⁹⁰ docks ready for them.—
J. Russell Smith, "Commerce and Industry."
 (294-1.43)

7

TELEPHONE COURTESIES

There ought to be, and perhaps in time there will¹⁰ be, a recognized code of courtesy by telephone—a code²⁰ that will be as generally recognized as the common civilities³⁰ of social life.

It is strange that a man who⁴⁰ would not fail to do the courteous thing if a⁵⁰ person were calling at his office will utterly fail to⁶⁰ manifest the same measure of courtesy in talking with the⁷⁰ same person over the telephone. A young woman, at the⁸⁰ request of her employer, called up another business house and⁹⁰ asked for some information which concerned the regular business relations¹⁰⁰ of the two houses. The man she talked to was¹¹⁰ the head of a department through which these relations were¹²⁰ maintained. The answer she got was so abrupt, incomplete, and¹³⁰ unsatis-

factory that the young woman's feelings were hurt. When she¹⁴⁰ reported the affair to her employer he instantly reached for¹⁵⁰ the telephone and got the man and said things to¹⁶⁰ him that would probably not tend to promote harmony between¹⁷⁰ the two houses.

It is not improbable that if the¹⁸⁰ tall and handsome young woman had appeared in person at¹⁹⁰ the office or the home of the young man she²⁰⁰ called up she would have been received with all the²¹⁰ courtesy due her. But there seemed to be other standards²²⁰ when meeting her by telephone.

While there are thousands of²³⁰ persons whose manner by telephone is no less courteous than²⁴⁰ when meeting another face to face, there are other thousands²⁵⁰ who need to remember that a human being is at²⁶⁰ the other end.—*W. P. Warren, "Thoughts on Business."* (263-1.44)

THE INVESTMENT A SUBSTITUTE FOR A HOME

The idea that a plot of earth, a house, and¹⁰ a tree make a man a good citizen originated in²⁰ the days when the majority of the people were farmers³⁰ or lived in small towns. This idea must be changed⁴⁰ to fit present conditions since an increasing portion of the⁵⁰ population now dwell in cities.

The tendency of a man⁶⁰ doomed to pay rent all his days and having no⁷⁰ encouragement to acquire real estate is toward extravagance. The makers⁸⁰ of public opinion, therefore, should

do all they can to⁹⁰ show the worker other ways to save for a rainy¹⁰⁰ day. Sound investments should be provided and properly safeguarded for¹¹⁰ people of moderate means.

Those companies that issue securities in¹²⁰ millions should appeal to the small investor and sell in¹³⁰ blocks of \$100 instead of \$1,000,¹⁴⁰ They would then rest on a sounder basis, they would¹⁵⁰ secure the friendly attitude of the public and they would¹⁶⁰ benefit the country at large. There are many stocks as¹⁷⁰ sound as real estate and much more negotiable. There are¹⁸⁰ many bonds as safe as human affairs will permit. To¹⁹⁰ own these is the best substitute for a home.

If²⁰⁰ the city dweller cannot hope for a house and lot,²¹⁰ let him read carefully the financial articles in newspapers and²²⁰ magazines, let him consult reliable bond dealers and invest his²³⁰ money through some of the country's great banking houses.—*Regents Examination, June, 1924.* (239-1.46)

9

ADVICE TO EMPLOYEES

All about us, day in and day out, we are¹⁰ seeing things without observing. We take our work with its²⁰ tools and routine as a matter of course, although it³⁰ offers many possibilities for worth-while suggestions. Too often, when⁴⁰ we see some new improvement being made, we wonder why⁵⁰ the thought had not occurred to us. We had our⁶⁰ eyes open, but we were asleep. We need to wake⁷⁰ up. Of course, there are those

who miss the really⁸⁰ big opportunities right before them, but who jump at the⁹⁰ minor improvements and changes which would naturally be taken care¹⁰⁰ of in the course of time.

The important thing to¹¹⁰ remember is that our firm can always use good suggestions.¹²⁰ The best are those which reduce manufacturing or operating costs¹³⁰ and those which better our products.

Our prices must be¹⁴⁰ attractive. We must constantly try to reduce costs. Lower prices¹⁵⁰ and better goods pave the way for increased sales, which¹⁶⁰ mean more work for everyone, with continued profits and good¹⁷⁰ wages.

Each worker plays a personal part in determining whether¹⁸⁰ times will be good or bad. Therefore, let us give¹⁹⁰ serious thought to our work today. What unnecessary things are²⁰⁰ we doing? Can we reduce the cost of anything? What²¹⁰ would we want done differently if we ran the business?²²⁰—*Regents Examination, January, 1925.* (220-1.47)

10

THRIFT

We do not realize what saving can mean until we¹⁰ have experimented with it a bit. Saving money is simply²⁰ a matter of habit, to be acquired the same as³⁰ other habits. The trouble is so few are willing to⁴⁰ try it; once tried, however, the fascination grows and it⁵⁰ becomes a game that has in it the most astonishing⁶⁰ elements of thrilling excitement.

Saving is simple: the simplest habit⁷⁰ we can acquire. Where the difficult part comes in is⁸⁰ in its rigid continuance and in resisting the temptation to⁹⁰ spend what has been saved. That calls for character, but¹⁰⁰ that exercise of the will power is exactly the quality¹¹⁰ that makes for success and the great boon of becoming¹²⁰ financially independent later in life.

It is difficult to realize¹³⁰ when the faculties are alert and things are coming our¹⁴⁰ way, when the income is comfortable, that the years ahead¹⁵⁰ will bring a time when the faculties begin to lose¹⁶⁰ their clear-cut method of functioning, and when illness, misfortune, or¹⁷⁰ disaster may combine to minimize our earning capacity. But that¹⁸⁰ time comes to each of us, and it is the¹⁹⁰ wise man or woman who realizes it and prepares for²⁰⁰ the inevitable. Then in proportion as we lay up a²¹⁰ part of our income or spend it all will the²²⁰ rest of our lives be tinged with keen regret, as²³⁰ sharp as a razor, or made mentally and physically comfortable²⁴⁰ by our provision.

It is one of the happiest signs²⁵⁰ in our American life that one sees a growing tendency²⁶⁰ toward a change in the American character with regard to²⁷⁰ saving. We are beginning to inquire a little more closely²⁸⁰ into our expenditures and the products which our money purchases;²⁹⁰ we are becoming a trifle more insistent upon the return³⁰⁰ we are getting in our buying; these are the first³¹⁰ steps toward thrift. We have a long way to go³²⁰ yet before we acquire thrift as a national habit, but³³⁰ surely, if slowly, the consciousness is dawning upon the minds³⁴⁰ of many that, no matter what other qualities a man³⁵⁰ may

have which tend toward material success, if he lacks³⁶⁰ the habit of saving, if he spends as much as³⁷⁰ he earns, he is as surely destined for failure at³⁸⁰ the end as that night follows the day.

There can³⁹⁰ be no material success without thrift as the basis; it⁴⁰⁰ is, unquestionably, the seed of success.—*Edward W. Bok.* (406–1.47)

11

AN ACT OF JUSTICE

And what shall we say of the women—of their¹⁰ instant intelligence, quickening every task that they touched; their capacity²⁰ for organization and cooperation, which gave their action discipline and³⁰ enhanced the effectiveness of everything they attempted; their aptitude at⁴⁰ tasks to which they had never before set their hands;⁵⁰ their utter self-sacrifice alike in what they did and⁶⁰ in what they gave? Their contribution to the great result⁷⁰ is beyond appraisal. They have added a new luster to⁸⁰ the annals of American womanhood.

The least tribute we can⁹⁰ pay them is to make them the equals of men¹⁰⁰ in political rights, as they have proved themselves their equals¹¹⁰ in every field of practical work they have entered, whether¹²⁰ for themselves or for their country. These great days of¹³⁰ completed achievements would be sadly marred were we to omit¹⁴⁰ that act of justice. Besides the immense practical services they¹⁵⁰ have rendered, the women of the country have been moving¹⁶⁰ spirits in the systematic economies by which our people have¹⁷⁰

voluntarily assisted to supply the suffering peoples of the world¹⁸⁰ and the armies of every front with food and everything¹⁹⁰ else that we had that would serve the common cause.²⁰⁰ The details of such a story can never be fully²¹⁰ written, but we carry them at our hearts, and thank²²⁰ God that we can say that we are the kinsmen²³⁰ of such.—*Woodrow Wilson*. (232-1.48)

12

A GREAT ART

The art of talking is one of the most valuable¹⁰ equipments a business man can have. Nearly all work that²⁰ is above mere routine and physical labor involves talking, and³⁰ the success of the work often depends on the ability⁴⁰ to carry the point in conversation. The difference between a⁵⁰ skilled and an unskilled talker is very great. The importance⁶⁰ of knowing how to talk well is not generally appreciated.⁷⁰ Many who think they are proficient in the art are⁸⁰ as self-deceived as the novice in poetry writing. A⁹⁰ really skillful talker is rare, because little or no systematic¹⁰⁰ attention is paid to cultivating the art. Instead of being¹¹⁰ allowed to develop in a haphazard manner, picking up a¹²⁰ point here and another there, talking should be studied almost¹³⁰ as thoroughly as is painting, writing, or music.

A man¹⁴⁰ may have good ideas, but if he does not know¹⁵⁰ how to present them intelligently they may never attain proper¹⁶⁰ recognition. If a man would acquire information from others he¹⁷⁰ must know how to draw them out. The difference

6 between¹⁸⁰ a good salesman and a poor one is
 7 often a¹⁹⁰ matter of knowing how to talk. And
 8 the manager who²⁰⁰ gets the most out of his men
 9 is the one²¹⁰ who knows how to talk to them in a
 10 manner²²⁰ that will stir their enthusiasm, quicken-
 11 ing and encouraging them to²³⁰ put forth their
 12 best efforts. At every turn the art²⁴⁰ of talking is
 13 a vital factor in success.—*W. P. Warren, "Thoughts
 on Business."* (248-1.48)

13

OPENING AN ACCOUNT WITH A BANK

14 When a person applies for the privilege of
 15 becoming a¹⁰ depositor in a bank at all strict in its
 16 requirements,²⁰ unless he is personally well known
 17 or introduced and recommended,³⁰ he is expected
 18 to present letters giving evidence of his⁴⁰ character
 19 and financial circumstances. A blank is filled out
 20 giving⁵⁰ his name and address, his business and
 21 its location, and⁶⁰ the names of his references. If
 22 his credentials are satisfactory,⁷⁰ his name is
 23 entered in the books and his account⁸⁰ opened.
 24 His signature is taken in one or more books⁹⁰
 25 kept for the purpose, or, more commonly, on
 26 cards that¹⁰⁰ may be filed in alphabetic order.
 27 Usually several of these¹¹⁰ cards are required so
 28 that signatures may be more conveniently¹²⁰
 29 verified in different departments of the bank.
 30 After his account¹³⁰ is opened, he receives a pass
 31 book in which a¹⁴⁰ running account is kept for
 32 his own guidance, and in¹⁵⁰ this book the bank is
 33 debited with every deposit as¹⁶⁰ it is made.

34 To make his deposits he fills out¹⁷⁰ a blank
 35 "slip," a supply of which is always conveniently¹⁸⁰

at hand, with the date and his name properly entered¹⁹⁰ at the top. He enters on the slip as separate²⁰⁰ items the amount of cash and of each check or²¹⁰ draft deposited and indicates the total. If he has coupons²²⁰ to deposit, they are placed in separate envelopes provided for²³⁰ the purpose, the character and amounts being noted on the²⁴⁰ outside. He places the slip and the funds in the²⁵⁰ pass book and presents this at the teller's window.—*Regents Examination, January, 1920.* (259—1.48)

14

THE WRITING OF BUSINESS LETTERS

A business letter is a practical means of handling by¹⁰ words on paper the transactions that cannot conveniently be handled²⁰ by word of mouth. It is a substitute for a³⁰ personal representative and its value is measured by its ability⁴⁰ to earn profits in dollars and cents. These profits may⁵⁰ come immediately in the form of an order, an inquiry⁶⁰ or a payment, or they may come indirectly in the⁷⁰ form of good will.

If we understand that the value⁸⁰ of our letters depends on their power to secure profitable⁹⁰ response, we shall be able to word our letters in¹⁰⁰ a way that will achieve this result. We shall also¹¹⁰ avoid taking a wrong attitude toward our letters, for we¹²⁰ shall realize that the letter that does not influence the¹³⁰ reader to action is not a good business letter. Whether¹⁴⁰ the reader acts or not depends on the incentive

the¹⁵⁰ letter gives him, the impression it makes on him. It¹⁶⁰ is not enough that it should express the writer's ideas¹⁷⁰ and feelings accurately and clearly; it must also impress them¹⁸⁰ on the reader.

Every business transaction has two sides. The¹⁹⁰ writer naturally sees his own side of the transaction but he²⁰⁰ should look at it from the reader's viewpoint in order²¹⁰ to get the action he desires from the reader.—*Regents Examination, January, 1926.* (219–1.49)

Every business transaction has two sides.

The¹⁹⁰ writer naturally sees his own side of the transaction but he²⁰⁰ should look at it from the reader's viewpoint in order²¹⁰ to get the action he desires from the reader.—*Regents Examination, January, 1926.* (219–1.49)

15

COMMISSION MERCHANTS

A commission merchant is one who receives for sale goods¹⁰ belonging to another, who has control of the goods, and²⁰ who must account to the owner for the proceeds of³⁰ the sale of the goods. A commission merchant is sometimes⁴⁰ called a factor.

The work of a broker at times⁵⁰ closely resembles that of a commission merchant. Both sell goods⁶⁰ belonging to others for a commission. There is, however, at⁷⁰ least in theory, a clear distinction. The broker effects sales⁸⁰ of goods which he does not have in his possession⁹⁰ and which he does not represent himself as owning. On¹⁰⁰ the other hand, the commission man has the goods in¹¹⁰ his possession and makes delivery to the buyer, and the¹²⁰ buyer may not know that the goods are not the¹³⁰ property of the commission merchant. The broker is paid a¹⁴⁰ commission by his principal, while the commission man

The work of a broker at times⁵⁰ closely resembles that of a commission merchant. Both sell goods⁶⁰ belonging to others for a commission. There is, however, at⁷⁰ least in theory, a clear distinction. The broker effects sales⁸⁰ of goods which he does not have in his possession⁹⁰ and which he does not represent himself as owning. On¹⁰⁰ the other hand, the commission man has the goods in¹¹⁰ his possession and makes delivery to the buyer, and the¹²⁰ buyer may not know that the goods are not the¹³⁰ property of the commission merchant. The broker is paid a¹⁴⁰ commission by his principal, while the commission man

collects for¹⁵⁰ the goods, deducts his commission and any expense, and remits¹⁶⁰ the balance to the owner with an "account sales."

This¹⁷⁰ distinction is clear in theory but is not always so¹⁸⁰ in actual practice. The broker may have the goods in¹⁹⁰ his possession and may make deliveries to the buyers. The²⁰⁰ broker may also make collections for his principal and adjust²¹⁰ disputes with the buyers. He may also receive goods for²²⁰ sale on consignment. These are, however, extra or special services²³⁰ which brokers may at times render in order to secure²⁴⁰ satisfied principals and are not included in a strictly brokerage²⁵⁰ business. In performing these services he is in reality acting²⁶⁰ as a commission man, or factor, rather than a broker.²⁷⁰ *P. D. Converse, "Marketing."* (270-1.49)

16

You stand on the threshold of life and you need¹⁰ courage. You need the courage to have ideals and the²⁰ courage to be true to them. Do not be afraid³⁰ of life and its problems. The equipment which you bring⁴⁰ to your life work will be the solvent of these⁵⁰ problems. The training which you are receiving here is merely⁶⁰ added to those things which you may possess or develop⁷⁰ for yourselves. If you have the right ideals and the⁸⁰ will to work, your mission in life will be accomplished⁹⁰ in a way that will bring you satisfaction and contentment.¹⁰⁰ Have faith in yourself because faith works wonders, and without¹¹⁰ faith in yourself you will limit your own capacity to¹²⁰ succeed. Do not let this faith,

however, develop into conceit¹³⁰ or arrogance. Even the most successful men with the most¹⁴⁰ abounding faith in themselves, the most vigorous energy and courage,¹⁵⁰ possessed that rectifying quality of modesty which is essential if¹⁶⁰ one is to be truly successful in whatever place in life one¹⁷⁰ occupies. Be rational in all things; above all, keep your¹⁸⁰ minds clean and active. Mental sordidness will react on you ¹⁹⁰ physically and spiritually and will destroy that which is most²⁰⁰ beneficial in your struggle for success.

To the boy who²¹⁰ is plodding daily through his routine, doing hard and conscientious²²⁰ work, it may seem a little difficult to keep that²³⁰ high spirit and transform into adventure that which seems so²⁴⁰ commonplace and possibly dull. Remember at your age that the²⁵⁰ work-a-day things are merely the prelude, the preliminary,²⁶⁰ to your eventual life's work. Remember the drudgery of the²⁷⁰ singer, the violinist, the pianist. Think of the daily toil,²⁸⁰ the repetition and in most cases the hard taskmasters. But²⁹⁰ you can easily visualize the triumph that follows and the³⁰⁰ joy and happiness that come in the ultimate success that³¹⁰ is bound to follow.—
Address, E. H. H. Simmons, President of the New York Stock Exchange. (314-1.50)

BANK CURRENCY

In nearly all modern countries bank currency forms an important¹⁰ element of the circulating medium, and, as already noted, the²⁰ banks are

the sole source of paper money in the³⁰ leading countries of Europe. Bank notes are promises of the⁴⁰ bank to pay a specified sum to the bearer on⁵⁰ demand. They get into circulation by being paid out by⁶⁰ the banks to customers either in exchange for metallic money⁷⁰ or for the customer's evidences of credit in the form⁸⁰ of promissory notes or bills of exchange. Thus, for example,⁹⁰ when a customer has a promissory note discounted at a¹⁰⁰ bank he may receive the proceeds, that is, the face¹¹⁰ value of the note less the discount, either in the¹²⁰ form of money or of a credit on the books¹³⁰ of the bank, against which he may draw checks as¹⁴⁰ need arises. If he prefers to accept money, the bank¹⁵⁰ ordinarily will be willing to pay him in any kind¹⁶⁰ of money he chooses. If he has no preference, the¹⁷⁰ bank will give him whatever kind of money is most¹⁸⁰ convenient to itself, possibly its own circulating notes. Unless there¹⁹⁰ is some special reason for distrusting the bank, these notes²⁰⁰ pass readily from hand to hand, performing all the essential²¹⁰ functions of money.

Because the rank and file of people²²⁰ have no means of judging of the solvency of banks²³⁰ issuing notes, the conditions under which they are issued and²⁴⁰ redeemed are usually subject to strict legal regulation. The methods²⁵⁰ adopted under different currency systems to regulate note issues operate²⁶⁰ either on the notes themselves, fixing a maximum limit to²⁷⁰ their volume, or on the reserve. Regulation of note issues²⁸⁰ through the reserves may consist of a requirement that all²⁹⁰ banks shall keep on hand a certain minimum of specie³⁰⁰ or securities, or an amount of these equal

various classes of expenses and²¹⁰ thus to cut down some and possibly to eliminate others.²²⁰ In a large majority of families there is no method²³⁰ of adjusting the expenditures to the income, except that of²⁴⁰ making both ends meet. No successful business man would think²⁵⁰ for a minute of doing business on such a basis.²⁶⁰—*Regents Examination, January, 1921.* (260–1.52)

19

PRESIDENT WILSON'S PROGRAM FOR
PEACE

I can state them (these terms for a peace settlement)¹⁰ authoritatively as representing this Government's interpretation of its own duty²⁰ with regard to peace:

First, the impartial justice meted out³⁰ must involve no discrimination between those to whom we wish⁴⁰ to be just and those to whom we do not⁵⁰ wish to be just. It must be a justice that⁶⁰ plays no favorites and knows no standard but the equal⁷⁰ rights of the several peoples concerned.

Second, no special or⁸⁰ separate interest of any single nation or any group of⁹⁰ nations can be made the basis of any part of¹⁰⁰ the settlement which is not consistent with the common interest¹¹⁰ of all.

Third, there can be no leagues or alliances¹²⁰ or special covenants and understandings within the general and common¹³⁰ family of the League of Nations.

Fourth, and more specifically,¹⁴⁰ there can be no special, selfish economic combinations within

the¹⁵⁰ League and no employment of any form of economic boycott¹⁶⁰ or exclusion except as the power of economic penalty by¹⁷⁰ exclusion from the markets of the world may be vested¹⁸⁰ in the League of Nations itself as a means of¹⁹⁰ discipline and control.

Fifth, all international agreements and treaties of²⁰⁰ every kind must be made known in their entirety to²¹⁰ the rest of the world.—*Woodrow Wilson*. (215–1.52)

20

CONTROL OF PRIVATE BUSINESS

We have seen how our work to get a living,¹⁰ if the work is in any useful occupation, benefits the²⁰ public as well as the worker. Is this all that³⁰ is necessary, or ought the public to control work and⁴⁰ business by laws? There have been three stages in English⁵⁰ and American belief on this point.

1. In the Middle⁶⁰ Ages and even down to the seventeenth century it was⁷⁰ the belief that private love of gain must be controlled⁸⁰ or directed to make it secure the good of all.⁹⁰

2. The view gained ground that liberty for everyone to¹⁰⁰ conduct his business as he pleased was not only best¹¹⁰ for him but best for the public. This was expressed¹²⁰ by many famous writers in the latter part of the¹³⁰ eighteenth century. It fitted in with the general love of¹⁴⁰ liberty in political affairs and depended upon competition to secure¹⁵⁰ fair prices.

3. Within the past twenty-five years we¹⁶⁰

6 have again been controlling private business in many ways for¹⁷⁰ what is believed to be justice and the public good.¹⁸⁰

There are two aspects of the relation of public welfare¹⁹⁰ to private gain. The first is justice between man and²⁰⁰ man; the other concerns public welfare in the strict sense.²¹⁰ The first would show itself in such matters as treating²²⁰ other fellow citizens fairly, in contrast with treating them with²³⁰ oppression or extortion or discrimination. The second would show itself²⁴⁰ in matters where the welfare of the nation is concerned.²⁵⁰ These exact patriotic service in both war and peace.—*Regents Examination, June, 1922.* (259–1.53)

21

NUMERIC SYSTEM OF FILING

The numeric system of filing correspondence is the most practical¹⁰ for many lines of business. Tough manila folders of uniform²⁰ size are numbered from 1 upward and filed consecutively. In³⁰ each folder all the letters to and from one correspondent⁴⁰ or concerning one subject are placed in order of date,⁵⁰ those of latest date in front. Every letter received and⁶⁰ a copy of every answer sent are marked with the⁷⁰ number assigned to that correspondent and filed according to that⁸⁰ number. This number is obtained by referring to a card⁹⁰ index arranged alphabetically. A card is made out for each¹⁰⁰ correspondent or subject, bearing name and address and number of¹¹⁰ that correspondent's or subject's folder.

Cross-referencing is one of¹²⁰ the great time-saving features of this system. A letter¹³⁰ involving more than one name or subject is indexed under¹⁴⁰ the most important. Other unnumbered index cards are made out¹⁵⁰ for the other leading names or subjects and refer simply¹⁶⁰ to the principal heading and the number of its folder.¹⁷⁰ For instance, a letter is received for the first time¹⁸⁰ from the Empire Manufacturing Company, signed by F. W. Bolton.¹⁹⁰ A card is filled out with the name and address²⁰⁰ of the Empire Company and given the number of the²¹⁰ next unused folder. The letter, copy of answer, and all²²⁰ subsequent correspondence relating to the concern, whether written by or²³⁰ addressed to Bolton or the Empire Company, are filed in²⁴⁰ this folder. At the same time a card is filled²⁵⁰ out with Bolton's name and a reference to the Empire²⁶⁰ folder. If correspondence develops with Bolton individually, a number is²⁷⁰ assigned him and appears at the top of his card,²⁸⁰ the Empire number remaining as a cross-reference, so that²⁹⁰ no letter can be overlooked through filing under the wrong³⁰⁰ name.—*Regents Examination, January, 1909.* (301-1.53)

22

STUDYING THE CUSTOMER

It is frequently said we need most to be reminded¹⁰ of the things which should be the most obvious. If²⁰ that be so, it is well to remark at once³⁰ that a satisfied customer is the best advertisement for any⁴⁰ store. A business can survive

only through a sufficient volume⁵⁰ of steady patronage, and this can be secured only by⁶⁰ pleasing the majority of patrons. Were merchants able to tell⁷⁰ accurately the likes and dislikes of every customer, there would⁸⁰ be no retail failures, no need for advertising or window⁹⁰ displays to attract new patrons, and many of the costs¹⁰⁰ of business could be eliminated.

However, all people are different¹¹⁰ in certain respects, and it would be impossible to recommend¹²⁰ any methods which would result in a sale every time.¹³⁰ All that may be hoped for is to suggest methods¹⁴⁰ which will be successful in most cases, or in so¹⁵⁰ many cases that their use is justified. This is especially¹⁶⁰ true with customers whose peculiarities cannot be known to the¹⁷⁰ salespeople because of lack of acquaintance.

When we come¹⁸⁰ to know people intimately, we can come nearer pleasing them¹⁹⁰ in every instance, but it will, doubtless, remain true that²⁰⁰ even in the smallest hamlet many customers will not be²¹⁰ known intimately, at least, by all salespeople. For that²²⁰ reason, first consideration of selling will be based upon instincts²³⁰ and emotions or characteristics common to all people. The supreme²⁴⁰ test of all selling service must be in answer to²⁵⁰ the question, "Do customers usually like this method?"—*J. W. Fisk, "Retail Selling."* (258-1.54)

23

I know the American people are much attached to their¹⁰ government. I know they would suffer much for its sake.²⁰ I know they

would endure evils long and patiently before³⁰ they would ever think of exchanging it for another. Yet,⁴⁰ notwithstanding all this, if the laws be continually despised and⁵⁰ disregarded, if their rights to be secure in their persons⁶⁰ and property are held by no better tenure than the⁷⁰ caprice of a mob, the alienation of their affection for⁸⁰ the government is the natural consequence, and to that sooner⁹⁰ or later it must come.

Here, then, is one point¹⁰⁰ at which danger may be expected. The question recurs, how¹¹⁰ shall we fortify against it? The answer is simple. Let¹²⁰ every American, every lover of liberty, every well-wisher to¹³⁰ his posterity, swear by the blood of the Revolution never¹⁴⁰ to violate in the least particular the laws of the¹⁵⁰ country, and never to tolerate their violation by others. As¹⁶⁰ the patriots of seventy-six did to the support of¹⁷⁰ the Declaration of Independence, so to the support of the¹⁸⁰ Constitution and the Laws let every American pledge his life,¹⁹⁰ his property, and his sacred honor; let every man remember²⁰⁰ that to violate the law is to trample on the²¹⁰ blood of his father, and to tear the charter of²²⁰ his own and his children's liberty. And, in short, let²³⁰ it become the political religion of the nation; and let²⁴⁰ the old and the young, the rich and the poor,²⁵⁰ the grave and the gay of all sexes and tongues²⁶⁰ and colors and conditions, sacrifice unceasingly upon its altars.

When²⁷⁰ I so pressingly urge a strict observance of all the²⁸⁰ law, let me not be understood as saying there are²⁹⁰ no bad laws, or that grievances may not arise for³⁰⁰ the redress of which no legal provisions have been made.³¹⁰ I mean to say no

such thing. But I do³²⁰ mean to say that, although bad laws, if they exist,³³⁰ should be repealed as soon as possible, still, while they³⁴⁰ continue in force, for the sake of example they should³⁵⁰ be religiously observed. There is no grievance that is a³⁶⁰ fit object of redress by mob law.—*Abraham Lincoln, Address Before the Young Men's Lyceum of Springfield, Illinois, on January, 1837. (367-1.54)*

24

CHOOSING THE BEST MEANS

A man's business judgment is often revealed in his choice¹⁰ of the means of communication. Some men have a tendency²⁰ towards the use of the telephone, the letter, or the³⁰ interview, without due regard to the question of what is⁴⁰ the best method for the object in hand.

Any rule⁵⁰ would vary with conditions, but some general observations are worth⁶⁰ considering. A letter will nearly always reach a man and⁷⁰ receive his attention, and he cannot interrupt you with his⁸⁰ objections until he has heard you through. A letter may⁹⁰ contain the thought of hours and yet be read in¹⁰⁰ a minute, while conversation might be like the first draft¹¹⁰ of the letter which, on second thought, you discarded.

An¹²⁰ interview is usually best when an exchange of opinions is¹³⁰ necessary to establish an agreement. In some instances nothing else¹⁴⁰ can satisfactorily take its place. Often weeks of correspondence could¹⁵⁰ not accomplish as much as a short interview.

2-6
 1
 1-2
 600
 5/4
 5
 1-2
 5
 2
 5
 2-6
 3
 2
 1-6
 2-4

A telephone¹⁶⁰ conversation gets quickly at the vitals of a matter, gains¹⁷⁰ an audience while others wait for an interview, and secures¹⁸⁰ instant counsel at a critical time. But by its brevity¹⁹⁰ it may close a matter prematurely without having attained the²⁰⁰ desired purpose, or it may give occasion for questions which²¹⁰ one does not care to answer yes or no or²²⁰ seem to evade.

A representative may often be sent who²³⁰ can talk out a matter more in detail than your²⁴⁰ own time would permit, and also may avoid the necessity²⁵⁰ of a meeting between uncongenial persons.—*W. P. Warren, "Thoughts on Business."* (256-1.54)

25

ADVANTAGES OF DEPARTMENT STORES

1-6
 6-8
 600
 2-6
 3
 2
 1-6
 2-4

One of the principal advantages of the large department stores¹⁰ is their ability to purchase goods cheaply. Such stores buy²⁰ in large quantities and can often secure quantity discounts or³⁰ special prices. They very frequently buy direct from the manufacturers⁴⁰ and eliminate the jobber's profit. Then, too, many manufacturers will⁵⁰ make special concessions to have their goods sold by large⁶⁰ department stores because of the advertising value of such sales.⁷⁰ The department stores have expert buyers who are good judges⁸⁰ of qualities and prices and who are on the lookout⁹⁰ for any special bargains in job lots, forced sales, or¹⁰⁰ bankrupt stocks. Most large

department stores are in a position¹¹⁰ to make cash purchases from manufacturers who must sell goods¹²⁰ at a sacrifice to realize money quickly. They are in¹³⁰ a position to buy odd lots, bankrupt stocks, or¹⁴⁰ a manufacturer's surplus goods. Also they often buy in such quantities¹⁵⁰ as to have goods made to their order. If they¹⁶⁰ can contract for the entire output of a plant they¹⁷⁰ are in a position to demand a concession in price.¹⁸⁰

The central location of most department stores is an advantage¹⁹⁰ in securing the shopping trade of people from all parts²⁰⁰ of the city and also of out-of-town shoppers.²¹⁰ The ability to make all necessary purchases in one building²²⁰ and under one roof is an advantage, especially in bad²³⁰ weather and to persons who dislike spending a large amount²⁴⁰ of time and energy in shopping. The ability to buy²⁵⁰ all kinds of goods on one line of credit is²⁶⁰ also quite a convenience to customers, as it saves the²⁷⁰ trouble of opening different accounts and paying several monthly bills.²⁸⁰
—P. D. Converse, "Marketing," (280-1.54)

26

NEATNESS PAYS

One of the very large corporations was finding that it¹⁰ got better results at certain plants than at others. A²⁰ man was delegated to look over the ground to see³⁰ if he could discover any explanation. One thing he found⁴⁰ was this: The best results were being obtained at the⁵⁰ plants which were kept the cleanest, tidiest, and

most orderly.⁶⁰ The worst results were where no effort apparently was made⁷⁰ to keep the works spick and span.

Since then the⁸⁰ company has installed a sort of housekeeper in every plant.⁹⁰ The effect has been astoundingly satisfactory. Not a few of¹⁰⁰ the workers, it is now noticed, come to work distinctly¹¹⁰ better dressed. While not a word was said to the¹²⁰ employees about their personal appearance, the very fact that the¹³⁰ works are now kept tidy has had an influence upon¹⁴⁰ them, and it has proved that cleanliness and orderliness pay¹⁵⁰ handsome dividends in dollars and cents as well as in¹⁶⁰ mental and moral improvement of the workers.

All of which,¹⁷⁰ it may be added, is only what should be expected¹⁸⁰ in the light of the findings of modern psychology as¹⁹⁰ to environment effects on the human organism. Untidy surroundings, there²⁰⁰ can be no question, make both for mental inertia and²¹⁰ moral disorganization. When they include such elements as grimy walls,²²⁰ littered floors, and unwashed windows they make also for unrest²³⁰ and discontent as symptoms of an increasing nervousness.

Hence neatness²⁴⁰ in business places will invariably mean both a rise in²⁵⁰ the efficiency curve and a fall in the curves of²⁶⁰ illness and accident. It is surprising that this has not²⁷⁰ long ago been appreciated by all industrial managers, intent as²⁸⁰ they necessarily are on devising ways for an increase of output²⁹⁰ at a lessened cost of production.—*H. Addington Bruce.* (295-1.54)

THE FUNCTIONS OF LETTERS IN BUSINESS

Letters are the nervous system of the business world. They¹⁰ convey its impulses and thoughts, and cause and record its²⁰ actions. They get men positions; they launch enterprises; they find³⁰ markets, interest investors, reach and bring in buyers. They galvanize⁴⁰ into life the vast machinery of commerce and keep it⁵⁰ going. Day after day they record its millions of offers,⁶⁰ agreements, terms, and contracts.

Letters are the mouthpiece of the⁷⁰ business man. Into them he pours his plans and projects,⁸⁰ and from them other business men draw the information that⁹⁰ enables them to act with certainty and address. Letters are the¹⁰⁰ channels of commercial cooperation. They cover space with a great¹¹⁰ moving network and tie four corners of the world¹²⁰ together. Without the business letter the modern world would be¹³⁰ inconceivable.—*Belding, "Business Correspondence and Procedure."* (131–1.55)

PARTNERSHIP AND CORPORATION

Business today is carried on in three different ways; namely,¹⁰ by individuals, by partnerships, and by corporations. The grocer, the²⁰ butcher, the baker, or any one man who carries on³⁰ a business is an example of the first method. If,⁴⁰

however, any two of them combine for the good of⁵⁰ both, they form a partnership. When the amount of capital⁶⁰ necessary for carrying on a business becomes so large that⁷⁰ the money of many people is needed, a corporation is⁸⁰ formed. The amount of money which any one individual invests⁹⁰ in the company is represented by a certain number of¹⁰⁰ shares of the capital stock of the company, which entitle¹¹⁰ him to dividends, or interest, on the money that he¹²⁰ has invested. These shares of the capital stock are transferable¹³⁰ and they can be bought and sold like an automobile¹⁴⁰ or a house. Since there is no time limit as¹⁵⁰ to how long a corporation may do business, a change¹⁶⁰ in the ownership of part of the stock, or the death¹⁷⁰ of a stockholder, is not accompanied by the same result¹⁸⁰ as in a partnership, where the death of one of¹⁹⁰ the partners sometimes breaks up the business. Furthermore, in a²⁰⁰ partnership each one of the partners is personally liable for²¹⁰ any debts made by any of the partners in behalf²²⁰ of the business, whereas the personal possessions of a stockholder²³⁰ in a corporation cannot be held as security for any²⁴⁰ debts incurred by the corporation. These are two of the²⁵⁰ more important advantages of corporate organization over partnership.—*Regents Examination, June, 1915.* (259–1.55)

29

KNOWLEDGE OF COMPETING GOODS

The study of any industry must also include a knowlegde¹⁰ of rival firms and their goods. A

3 7
2 7 2
8 8 2
2

6
7 2
5 2

7 6
4 2

5
5

6 2
2

3 2

9
3
2
2

2 2 2

careful study of²⁰ competing goods and methods enables the salesman to compare his³⁰ own merchandise and methods with those of competitors. When a⁴⁰ favorable comparison can be made diplomatically, he can bring out⁵⁰ adequately the strong points of his own line. When he⁶⁰ notes competing goods or methods that are superior to his⁷⁰ own, part of his duty is to call the attention⁸⁰ of his firm to the matter with a view to⁹⁰ the improvement of its methods. Many valuable suggestions of this¹⁰⁰ kind are frequently received from salesmen, and obviously the man¹¹⁰ who is most likely to make them is the man¹²⁰ who is always studying and learning.

The comprehensive knowledge referred¹³⁰ to in preceding sections is less vital in the sale¹⁴⁰ of certain specialties where the element of competition is not¹⁵⁰ feared. For instance, the adding machine salesman does not need¹⁶⁰ to be equipped with a knowledge of factory processes and¹⁷⁰ sources of raw materials; but he must be thoroughly familiar¹⁸⁰ with every possible use of his device; he must be¹⁹⁰ able to show the prospect how to derive the most²⁰⁰ benefit from its employment; and he must be acquainted with²¹⁰ the limitations of competing devices.

An adding machine salesman, when²²⁰ requesting an interview for the purpose of demonstrating his machine,²³⁰ was met with the statement that the firm approached was²⁴⁰ considering the purchase of a certain make of typewriter to²⁵⁰ which an adding mechanism is attached. Not being familiar with²⁶⁰ this office device, the salesman was completely nonplused and was²⁷⁰ unable to point out why his own machine should be²⁸⁰

9 2

bought in preference to the combination device.—
H. Whitehead, "*Principles of Salesmanship*." (287
-1.55)

30

BOOK CONTRACTS

12

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

2

Directly after the manuscript of a book has been accepted¹⁰ for publication, the author receives from the publisher two copies²⁰ of a formal document. This instrument is a contract or,³⁰ as it is sometimes labeled, "memorandum of agreement."

In most⁴⁰ cases the publisher's contract is a printed form. Sometimes it⁵⁰ is merely type-written. Generally it is a rather lengthy affair.⁶⁰ When the contract reaches the author it bears the signature⁷⁰ of the publisher. If the terms of the contract are⁸⁰ satisfactory to the author, he should sign, in the place⁹⁰ provided for his signature, both of the copies sent to¹⁰⁰ him. Then he should return one copy to the publisher,¹¹⁰ keeping the other himself.

There is no standard form of¹²⁰ contract for publishing works in book form. Each publisher has¹³⁰ his own contract form. A number of the smaller publishers,¹⁴⁰ it seems, still rely upon "gentlemen's agreements," which consist merely¹⁵⁰ of an exchange of letters. These letters state little more¹⁶⁰ than that the publisher agrees to publish the work, that¹⁷⁰ he agrees also to pay the author so much at¹⁸⁰ certain times, and that the author agrees to turn over¹⁹⁰ the work to the editor for publication according to the²⁰⁰ stated

8769

terms. The details of these transactions are settled verbally.²¹⁰ This usage seems to be entirely satisfactory to both parties.²²⁰—*Regents Examination, June, 1923.* (220-1.56)

31

THE STOCK MARKET

2-5

2-6

6-4-5

5-20

7-5

3-9-5

A stock market differs from a produce market in that¹⁰ it deals in the stocks and bonds of industrial corporations²⁰ and in certain kinds of national, state, and municipal bonds.³⁰ The stock market, while not confined to modern times, has⁴⁰ grown to such enormous proportions during the past century that⁵⁰ its development may be cited as a decided change from⁶⁰ old market conditions.

The importance of large industries is admitted,⁷⁰ but as a general rule no one person has enough⁸⁰ money to organize an industry. The money of a large⁹⁰ number of men must be combined in order to get¹⁰⁰ sufficient funds for this purpose. What is known as the¹¹⁰ stock of a corporation is nothing more than a piece¹²⁰ of paper on which is written the fact that an¹³⁰ individual, whose name appears on the paper, has contributed a¹⁴⁰ certain amount of money for the purpose of organizing a¹⁵⁰ particular industry. The stockholders taken together are the owners of¹⁶⁰ the business. When one buys a stock certificate he buys¹⁷⁰ a share in the business.

If we concede that great¹⁸⁰ industries are advantageous, the stock market, which provides a means¹⁹⁰ for selling shares in these great industries

to persons who²⁰⁰ have saved part of their income for the purpose of²¹⁰ making investments, renders an important service to the community. Dealers²²⁰ in stocks are middlemen who buy and sell certificates of²³⁰ ownership in corporations or certificates of indebtedness of corporations. As²⁴⁰ middlemen they stand between those who wish to be investors²⁵⁰ and those who, having organized industries, wish to sell investments.²⁶⁰—*Regents Examination, June, 1919.* (260–1.56)

32

OTHERS HAVE DONE IT

There are many young men in business who, because of¹⁰ a lack of early training, either through limited opportunities or²⁰ wasted opportunities, are struggling with a great handicap, which they³⁰ hardly realize, in their limited knowledge of certain fundamentals of⁴⁰ education. They resemble a man in a boat with only⁵⁰ one oar, battling against the waves, without even knowing enough⁶⁰ to wish for another oar, and without realizing that the⁷⁰ reason others are making better headway is because they have⁸⁰ two oars.

The fundamental branches of study—those which every⁹⁰ schoolboy is supposed to learn in his early years, and¹⁰⁰ which are often too meagerly understood by young men—are:¹¹⁰ how to spell, how to use correct grammar, good penmanship,¹²⁰ arithmetic, geography, history, and etymology.

Simple as these branches are,¹³⁰ there are thousands who are deficient in them, and yet¹⁴⁰ are blundering along through life, expecting to

make a success¹⁵⁰ in business, and yet not realizing how greatly they are¹⁶⁰ handicapped by the lack of these things. Those who feel¹⁷⁰ a lack in any of the simple fundamentals of education¹⁸⁰ cannot afford to neglect any opportunity they can make to¹⁹⁰ acquire some knowledge in those branches. Fifty years of hard²⁰⁰ work without them cannot hide the defect which may be²¹⁰ overcome by a few years of study.—*W. P. Warren, "Thoughts on Business."* (217-1.57)

33

ORDERING GOODS

A large percentage of orders sent by mail are filled¹⁰ inadequately or unsatisfactorily. Incompleteness, inexact phrasing, obscurity, and lack of²⁰ method in letters that forward such orders cause, day after³⁰ day, a vast amount of delay, disappointment, and loss to⁴⁰ the business world.

Definite instructions in ordering goods are even⁵⁰ more important to the writer than to the addressed, for⁶⁰ if the instructions are inadequate the writer is the first⁷⁰ to suffer. In any case, he should remember that the⁸⁰ cost of delivering and returning goods falls in the end⁹⁰ on the customers. If his order is indefinite or incomplete,¹⁰⁰ he may receive other goods than he ordered. He may¹¹⁰ find that, although the kind of goods ordered is received,¹²⁰ the styles and sizes are quite different from those desired.¹³⁰ He may find that he has received only a part¹⁴⁰ of the goods ordered, and he may receive that part¹⁵⁰ only after exasperating

2, 2

delays. Or as a result of his¹⁶⁰ careless letter he may never receive the goods at all.¹⁷⁰

2, 6

4, 2

4, 6

In a great number of such cases, the writer has¹⁸⁰ only himself to blame. To avoid these possibilities that so¹⁹⁰ often turn into realities distressing alike to the buyer and²⁰⁰ the seller, many firms that deal in a variety of²¹⁰ goods furnish their customers with order blanks on which all²²⁰ necessary specifications are tabulated. —Belding, "*Business Correspondence and Procedure.*" (224-1.57)

34

9, 2, 6
2.

4, 2

9, 2

6, 6.
6, 6

2, 2

7, 6
2, 6
2, 6

The average country merchant works under trying conditions. He extends¹⁰ credit freely, often carrying customers for weeks. When some of²⁰ the same customers are able to pay cash they buy³⁰ not from the merchant who has carried them but from⁴⁰ a mail-order house, which is sometimes able to undersell⁵⁰ the merchant precisely because it gives nobody credit. About the⁶⁰ time the merchant has built up a really profitable trade⁷⁰ somebody is pretty sure to open a rival shop across⁸⁰ the street. Sometimes a wholesale house that the merchant has⁹⁰ patronized will cheerfully supply the rival shop with a stock¹⁰⁰ of goods, though the proprietor may cherish a pious hope¹¹⁰ of taking away part of the older shop's trade. Such¹²⁰ conditions would tend to make anybody nervous; it is not¹³⁰ strange, therefore, that many country merchants oppose a parcels post¹⁴⁰ in the fear that it will give an additional advantage¹⁵⁰ to the mail-order houses. Probably, however, the multiplication

of¹⁶⁰ rival shops is a greater menace to the retail trade¹⁷⁰ than the mail-order houses are.

The Controller of the¹⁸⁰ Currency will no longer permit the organization of a new¹⁹⁰ national bank whose principal object seems merely to be taking²⁰⁰ business away from banks already established. A license will not²¹⁰ be issued for a new bank unless it appears that²²⁰ there is some reasonable need of additional banking facilities.—*Regents Examination, June, 1911.* (229-1.57)

35

A BUSINESS EDUCATION

A well-rounded business education is a priceless possession, to¹⁰ be attained only through years of thought and experience. With²⁰ it a man may undertake almost any enterprise and carry³⁰ it to completion without being at a loss to know⁴⁰ what to do in regard to any complication that may⁵⁰ arise. The man who has attained, or at least approximates,⁶⁰ a thorough business education is well informed, and yet ever⁷⁰ open to new evidence and new light; he is especially⁸⁰ well informed on one or more lines of business which⁹⁰ concern his chief occupation, and has an adequate knowledge of¹⁰⁰ all the lines of business which contribute to his work.¹¹⁰ He knows something of human nature, not in a crafty¹²⁰ or supercilious way, but in a keen, analytical, awakened, and¹³⁰ sympathetic way. He is well traveled, well read, and cultured.¹⁴⁰ Appreciating their influence upon his judgment, taste, and point of¹⁵⁰ view, he is not unfamiliar with art, literature,

poetry, and¹⁶⁰ music. He takes his place among men with ease and¹⁷⁰ grace, neither shunning society nor being monopolized by it. He¹⁸⁰ knows how to deal with men so as to command¹⁹⁰ their respect and cooperation. He has high standards in every²⁰⁰ direction, and works to attain them rather than merely to²¹⁰ make money. And, above all, he has a sound character²²⁰ which gives the indispensable element of purity to his every²³⁰ motive and act.—*W. P. Warren, "Thoughts on Business."* (233–1.57)

36

EXPORT DECLARATIONS

Whenever merchandise is shipped beyond the borders of the United¹⁰ States the exporter must file with the Collector of Customs²⁰ at the port of entry a document known as the³⁰ "export declaration" or "customs clearance." From this document the Government⁴⁰ obtains the data necessary for the compilation of statistics about⁵⁰ the foreign trade of the United States. The export declaration⁶⁰ includes all of the particulars of the shipment; the marks⁷⁰ and numbers on the packages, the number of packages, the⁸⁰ type of merchandise for classification, the quantity and the value,⁹⁰ the name of the exporter, the port of exportation and¹⁰⁰ the port of destination, and the name of the steamer¹¹⁰ carrying the goods. The declaration is made in duplicate and¹²⁰ must be signed by a member of a firm or¹³⁰ an officer of a corporation. Exporters are permitted to lodge¹⁴⁰ with the Collector of Customs a power of attorney which¹⁵⁰

will permit a clerk to sign the export declaration. The¹⁶⁰ original is sworn to before a notary public and is¹⁷⁰ filed with the Collector of Customs. The duplicate is verified¹⁸⁰ by an official of the customs department and is sent¹⁹⁰ to the steamship company. Some steamship companies insist that the²⁰⁰ export declaration be filed before they will issue a shipping²¹⁰ permit. They do this because the duplicate copy of the²²⁰ export declaration must be attached to the steamer's manifest which²³⁰ is filed with the Collector of Customs before clearance papers²⁴⁰ for the steamer are issued. Other steamship companies allow exporters²⁵⁰ to supply them with the declaration at any time up²⁶⁰ to two days prior to the sailing of the vessel.²⁷⁰

The routine work involved in making the customs entries and²⁸⁰ thorough knowledge of the laws of customs procedure demand the²⁹⁰ attention of an expert. Few importers employ as a member³⁰⁰ of their traffic departments a clerk to attend solely to³¹⁰ customs house work. Instead, they use the services of a³²⁰ customs house broker. The customs house broker is licensed to³³⁰ comply with the laws of the United States. He is³⁴⁰ given a power of attorney by the importer to indorse³⁵⁰ bills of lading and file entries. The economies which are³⁶⁰ secured through the use of the customs house broker are³⁷⁰ many. It is just as easy to file twenty entries³⁸⁰ as to file one. The broker is thus able to³⁹⁰ act as agent for many importers and the expense of⁴⁰⁰ maintaining his organization is therefore comparatively small for each of⁴¹⁰ his clients.—M. S. Rosenthal, "*Exporting and Importing.*" (412-1.58)

COOPERATION AGAINST SECURITY FRAUDS

The Exchange is a private body. Over its own members¹⁰ it has an absolute authority, and it can impose even²⁰ more severe penalties for fraud than could usually be obtained³⁰ through action in the courts. But there its authority naturally⁴⁰ and necessarily stops. The New York Stock Exchange has no⁵⁰ authority at all over individuals or firms who are not⁶⁰ its members—and the security swindler never even applies for⁷⁰ such membership, much less obtains it. The Stock Exchange will go⁸⁰ to the very limit of its powers in fighting the⁹⁰ fraudulent security dealer. The Exchange has spent large sums of¹⁰⁰ money in cooperation with other interests, or alone, in the¹¹⁰ attempt to halt fraud. Nor is this any new policy¹²⁰ on the part of the Stock Exchange. It has carried¹³⁰ on a continual fight against the bucket shops for half a¹⁴⁰ century, and even before that time was regularly engaged in¹⁵⁰ fighting other forms which the evil of stock swindling had¹⁶⁰ assumed. The New York Stock Exchange has always stood ready¹⁷⁰ to cooperate in any feasible and genuine effort to halt¹⁸⁰ fraud, and always will. Whenever the Stock Exchange has opposed¹⁹⁰ new laws aimed at the suppression of fraud, this attitude²⁰⁰ has been taken solely because its practical experience has convinced²¹⁰ it that the proposed legislation would not accomplish the object²²⁰ for which it was designed and would severely hinder legitimate²³⁰

business.—*E. H. H. Simmons, President of the New York Stock Exchange.* (231–1.59)

38

WRITING AN ESSENTIAL

Every business man can well afford to cultivate the art¹⁰ of literary expression. The thought that writing, like painting and²⁰ music, is chiefly for those who make a business of³⁰ it is disproved by the daily experience of the average⁴⁰ business man. Because some specialize in writing, and carry the⁵⁰ art beyond the ability of the average man, it is⁶⁰ no less an accomplishment which should in some practical measure⁷⁰ be shared by all. Success often consists in expressing a⁸⁰ thought so that it will be accepted and acted upon⁹⁰ by others.

It may even be said that all work¹⁰⁰ is largely but the changing of one thought for another.¹¹⁰ When we consider what is really achieved in conferences, interviews,¹²⁰ directors' meetings, letters, reports, plans, buying, selling, advertising, and other¹³⁰ phases of business activity, we see that in every instance¹⁴⁰ the work consists in changing one thought or one set¹⁵⁰ of thoughts for another. The man who thinks most deeply¹⁶⁰ and accurately, reaches conclusions, and causes those conclusions to be¹⁷⁰ accepted and acted upon by others is the man who¹⁸⁰ accomplishes the most vital work. Inability to express his conclusions¹⁹⁰ clearly and forcefully would, in the degree of that inability,²⁰⁰ lessen his influence and success. A command of the modes²¹⁰ of language is neces-

2

sarily a vital part of the equipment²²⁰ of every thorough business man.—*W. P. Warren*, "*Thoughts on Business*." (225—1.59)

39

THE SALES ORGANIZATION

in
23, 24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000

For the manufacturer, the wholesaler, and the retailer there is¹⁰ a sales problem, essentially the same in character, but differing²⁰ in the more superficial aspects. The manufacturer wants to reach,³⁰ or at least to meet, the middleman who is to⁴⁰ handle his goods, or the consumer who is to use⁵⁰ them, or both. It must be remembered that the beginning⁶⁰ and the end of every manufacturing activity practically is a⁷⁰ merchandising problem; the manufacturer must buy and the manufacturer must⁸⁰ sell. There is for him a problem of sales management⁹⁰ and sales organization. The wholesaler likewise must have his sales¹⁰⁰ organization, as well as his purchasing department. For the retailer,¹¹⁰ the sales organization is one of his chief concerns.

No¹²⁰ matter how individual the problems of a given establishment may¹³⁰ be, through them all runs a common element of human¹⁴⁰ psychology. In the problem of labor management, the human element¹⁵⁰ very largely predominates. With the merchant, there is the task¹⁶⁰ of selecting men to go out and represent his business¹⁷⁰ to the world. Within the establishment, there is the sales¹⁸⁰ force that meets the customers as representatives of the house.¹⁹⁰ This is a highly important task.

Every business house of²⁰⁰ consequence is like

a machine in that it must have²¹⁰ its parts fitly joined together. They must be coordinated. The²²⁰ business must be well balanced. In this fact lies the²³⁰ need for organizing the sales force. The merchant, who has²⁴⁰ been financier and diplomat, must now become a sales manager.²⁵⁰
—C. S. Duncan, "Marketing." (250-1.60)

40

MONEY-ORDER SYSTEM

The postal money-order system offers to the public a¹⁰ safe, cheap, and convenient method of making remittances by mail²⁰ to all parts of the United States and its possessions,³⁰ as well as foreign countries. The practice of forwarding currency⁴⁰ in ordinary mail is an incitement to theft. In case⁵⁰ of train wreck also, or of other casualty incident to⁶⁰ transportation, money may be destroyed or otherwise lost. But a⁷⁰ money order, though lost, may be duplicated from the record⁸⁰ of its issue. The public, therefore, is urged to use⁹⁰ the postal money-order system. Postal money orders, in short,¹⁰⁰ should be used whenever available instead of cash for remittances¹¹⁰ by mail; and when such orders cannot be obtained the¹²⁰ letter containing the money should always be registered. Money-order¹³⁰ business is transacted at all post offices where practicable.

Postal¹⁴⁰ money orders are the only means by which sums collected¹⁵⁰ on packages sent by C. O. D. parcel post are¹⁶⁰ remitted to the sender of the parcels.

Application for a¹⁷⁰ money order must be

made on a form furnished for¹⁸⁰ the purpose and be presented at the money-order window¹⁹⁰ of the post office or one of its stations. Money²⁰⁰ orders are issued for any desired amount from 1 cent²¹⁰ to \$100, and when a larger sum than²²⁰ \$100 is to be sent any number of²³⁰ additional orders may be obtained. Applications may be made through²⁴⁰ rural carriers, who will furnish the necessary forms and give²⁵⁰ receipts for the amounts.

International money orders, payable in almost²⁶⁰ any part of the world (except where business has been²⁷⁰ interrupted by war or severance of diplomatic relations), may be²⁸⁰ obtained at all of the larger post offices and at²⁹⁰ many of the smaller ones.

A money order will be³⁰⁰ paid to the person named therein, or his indorsee, or³¹⁰ his agent or attorney upon his written order. Domestic money³²⁰ orders issued in the continental United States, except Alaska, will³³⁰ be paid at any money-order office in the continental³⁴⁰ United States, except Alaska, if presented within thirty days following³⁵⁰ the date of issue. Thereafter payment will be made only³⁶⁰ at the office drawn on.—*Postal Information.* (365-1.60)

41

POSTAL SAVINGS SYSTEM

The United States Government accepts interest-bearing postal savings deposits¹⁰ from the public and guarantees to repay them on demand.²⁰

Any person ten years old or over may open

a³⁰ postal savings account in his or her own name by⁴⁰ depositing one or more dollars in any post office authorized⁵⁰ to accept postal savings deposits. No person may at the⁶⁰ same time have more than one account either at the⁷⁰ same office or at different offices. The account of a⁸⁰ married woman is free from any control or interference by⁹⁰ her husband. Post-office employees are forbidden to give any¹⁰⁰ information concerning an account to any person except the depositor.¹¹⁰

A person may deposit any number of dollars, and at¹²⁰ any time, until the balance to his credit amounts to¹³⁰ \$2,500, exclusive of accumulated interest.

A person¹⁴⁰ desiring to open a postal savings account should apply at¹⁵⁰ the post office, where full instructions will be given. If¹⁶⁰ for any good reason an intending depositor cannot apply at¹⁷⁰ the post office, a representative may be sent, who will¹⁸⁰ be instructed how to proceed. A person residing at a¹⁹⁰ post office not authorized to accept postal savings deposits may²⁰⁰ open an account at a depository office by mail, through²¹⁰ his local postmaster, who will give full instructions on application.²²⁰

After a postal savings account has been opened deposits may²³⁰ be made either in person, by a representative, by money²⁴⁰ order, or by registered mail. Postal savings deposits are acknowledged²⁵⁰ by postal savings certificates, which are made out in the²⁶⁰ name of the depositor and serve as receipts. These certificates²⁷⁰ are not negotiable or transferable. If certificates are lost, stolen,²⁸⁰ or destroyed, new certificates may be issued.

A depositor may²⁹⁰ at any time withdraw all or any part of his³⁰⁰ postal savings deposits, upon demand, from the post office where³¹⁰ the deposits were made. Withdrawals may be made in person,³²⁰ through a representative, or by mail.

Postal savings certificates bear³³⁰ simple interest at the rate of 2 per cent a³⁴⁰ year. Interest begins on the first day of the month³⁵⁰ following the month in which the certificate is issued, and³⁶⁰ becomes due and payable at the expiration of each full³⁷⁰ year from the day interest begins as long as the³⁸⁰ principal remains on deposit. No interest will be paid for³⁹⁰ a fraction of a year.

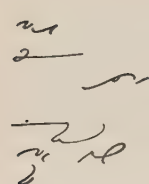
Amounts less than \$1⁴⁰⁰ may be saved by purchasing postal savings stamps at 10⁴¹⁰ cents each. A savings card with ten savings stamps affixed⁴²⁰ will be accepted as a deposit of \$1 either⁴³⁰ in opening a postal savings account or in adding to⁴⁴⁰ an existing account, or it may be redeemed in cash.⁴⁵⁰—*Postal Information*. (450–1.60)

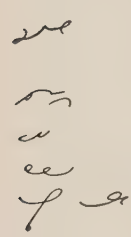
42

MAKING PAYMENT BY MAIL

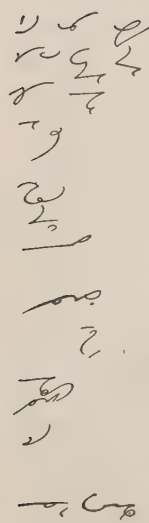
A debt is fully satisfied only when the debtor pays¹⁰ the creditor the full amount owing or provides means whereby²⁰ the creditor may obtain full payment without inconvenience, expense, or³⁰ delay.

It is generally impracticable to send currency through the⁴⁰ mails or by messenger direct. In making a remittance, therefore,⁵⁰ it is necessary to use a form of exchange that⁶⁰ can be readily


 themselves the functions¹⁶⁰ of warriors and hunters, putting upon the women the tasks¹⁷⁰ of the household and the field. Division of occupations is¹⁸⁰ indicated by the names of the manifold trades or callings.¹⁹⁰


 The further subdivision of existing occupations has been largely the²⁰⁰ work of the last few centuries, and especially of the²¹⁰ last two. To this further subdivision—this further organization—of²²⁰ labor has been given the technical name of division of²³⁰ labor, although, as we have seen, division of occupations is²⁴⁰ but an earlier division of labor on larger lines.—*Ely and Wicker*, "*Elementary Principles of Economics*." (249–1.62)

44

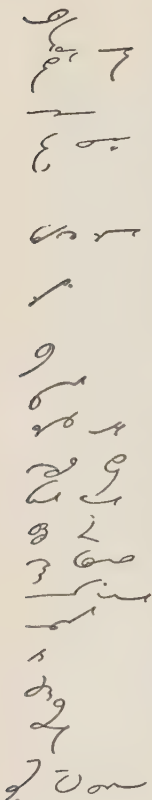

 When shorthand is written at a rapid rate the stenographer¹⁰ performs four functions at the same time, because it is²⁰ impossible to write each word the instant it is spoken.³⁰ Therefore, the stenographer is several words behind the speaker. This⁴⁰ makes it necessary to comprehend what is being said, to⁵⁰ carry the words in mind, to formulate mentally the characters⁶⁰ to represent the words, and to write those characters. If⁷⁰ the person dictating does not speak distinctly, the stenographer's mental⁸⁰ operations are interrupted. It is therefore imperative that rapid dictation⁹⁰ should be given clearly and accurately. Again, shorthand is sound¹⁰⁰ writing, and there is no distinction between the characters representing¹¹⁰ words with different meanings and different spellings but with the¹²⁰ same pronunciation.

recall, reported, as the result of extensive investigation,¹⁶⁰ that an astoundingly large percentage of merchants, manufacturers, and¹⁷⁰ other business men had no proper system of ascertaining and¹⁸⁰ analyzing their costs. They did their business by guess work and¹⁹⁰ by rule of thumb. They simply knew their total costs²⁰⁰ and their total earnings, but in most instances a man²¹⁰ had no means of being able to put his finger²²⁰ on any particular operation or any particular article and say,²³⁰ "This is not yielding me a fair profit."

You will²⁴⁰ see how useful it is to supplement other knowledge and²⁵⁰ experience and qualifications by a thorough knowledge of accountancy. This²⁶⁰ will go far towards curing the evil which the Federal²⁷⁰ Trade Commission described as being responsible for no end of²⁸⁰ failures.—*Percy H. Johnson.* (281-1.63)

FREE MARKETS AND POPULAR OWNERSHIP

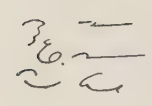
The New York Stock Exchange is just as particular about¹⁰ the securities admitted to trading in its markets as it²⁰ is to the individuals admitted to its membership. Before a³⁰ security can be traded in upon the Exchange, it must⁴⁰ conform to what are known as the listing requirements of⁵⁰ the Exchange. These requirements are undoubtedly the strictest and most⁶⁰ extensive of any large Stock Exchange organization in the world.⁷⁰ The financial structure of the given corporation must be explained⁸⁰ in detail, and



complete statements as to its assets and⁹⁰ liabilities and its recent earnings must be made. For years¹⁰⁰ the New York Stock Exchange has been a leader in¹¹⁰ the movement to obtain fuller publicity as to the affairs¹²⁰ of large American corporations. Even after a security has been¹³⁰ admitted to trading on the Exchange, it must periodically publish¹⁴⁰ earning statements and balance sheets in the public press, so¹⁵⁰ that the public can have the opportunity of studying them.¹⁶⁰

It is important to notice, however, that the New York¹⁷⁰ Stock Exchange never attempts to estimate the value of any¹⁸⁰ security, or even to indorse, guarantee, or approve any of¹⁹⁰ its listed stocks or bonds. It has always been felt²⁰⁰ that such an attempt would be outside the real function²¹⁰ of the Exchange, which consists primarily in maintaining a market²²⁰ for securities and rules for the methods of business employed²³⁰ in it. But the Stock Exchange has taken upon itself²⁴⁰ the task of seeing that enough facts about its listed²⁵⁰ securities are made available to the investing public for the²⁶⁰ latter to form an intelligent opinion as to actual security²⁷⁰ values. —E. H. H. Simmons, *President of the New York Stock Exchange*. (271–1.64)

THE CHAIN STORE



A chain store consists of a number of unit stores¹⁰ operating under a common management and control, and following common²⁰ policies and

utilizing common methods of operation which are determined³⁰ by the central management. The chain store combines to a⁴⁰ large degree the advantages of large- and small-scale retailing,⁵⁰ On the one hand, it enjoys the economies of departmentization,⁶⁰ large purchases, standardization of methods, and skilled executives. On the⁷⁰ other hand, it reaches to the very door of the⁸⁰ consumer, giving all the conveniences in location of the neighborhood⁹⁰ store.

Although the chain store was in existence in this¹⁰⁰ country before the Civil War, its most rapid growth has¹¹⁰ been since that time, particularly since the eighties, and even¹²⁰ more especially since about 1910—a period of rapidly¹³⁰ rising prices. The volume of business of some chains is¹⁴⁰ far greater than that of the greatest department stores and¹⁵⁰ is surpassed by but one great mail-order house. The¹⁶⁰ number of stores in chains ranges from two to two¹⁷⁰ thousand or more, and, if cooperative retail buying organizations are¹⁸⁰ included, to several thousand.

So long as jobbers and manufacturers¹⁹⁰ continue to desire new and wider markets for their products²⁰⁰ than existing retail methods provide, so long as large purchases²¹⁰ and purchases for cash can be made at lower prices,²²⁰ and so long as inside prices are given to powerful²³⁰ buyers, we can expect to see chain stores increase in²⁴⁰ number and importance. Consolidation will also continue, for as the²⁵⁰ special advantages which chain stores now exert over their small²⁶⁰ competitors are minimized through the establishment of competing stores, competition²⁷⁰ will lead

to consolidation to gain the possibilities of increased²⁸⁰ power through the use of larger and larger units. With²⁹⁰ the further advantages of low costs, rapid turnover, and convenience³⁰⁰ in location near the consumer, it seems that the chain³¹⁰ store is likely to find for itself an increasing field³²⁰ of usefulness.—F. E. Clark, "*Principles of Marketing*." (322–1.64)

48

ORGANIZATION OF OPERATING
ACTIVITIES

Starting with a factory, a working force, and a supply¹⁰ of raw materials, the manager faces a final production problem,²⁰ that of effectively organizing his operating activities. He has a³⁰ definite end in view. To the smallest necessary amount of⁴⁰ wood, metal, clay, or fiber he wants to add the⁵⁰ fewest motions required to turn out a properly balanced unit⁶⁰ of product. To do this he must so coordinate and⁷⁰ direct the application of these motions that there shall be⁸⁰ no duplication or loss, no waste of time or stock⁹⁰ or energy. And he must further provide a permanent method¹⁰⁰ of controlling both motions and materials in order that this¹¹⁰ equilibrium of means and results shall be preserved.

Inefficient management¹²⁰ involves either the application of too much power or labor¹³⁰ to a given unit of material or the use of¹⁴⁰ too large or too valuable a quantity of raw stock¹⁵⁰ in the manufacture of a standard unit of product. In¹⁶⁰ flagrant cases it may mean that all the elements

... which¹⁷⁰ enter directly into manufacture—material, labor, power, machinery, space, light,¹⁸⁰ and so on—are entirely out of proportion to the¹⁹⁰ result which is obtained. Efficient production, on the other hand,²⁰⁰ is always the consequence of establishing and maintaining a balance²¹⁰ of all the elements that count in the making and,²²⁰ to a lesser degree, in the marketing of an article.²³⁰

The factory head must so organize his plant and processes²⁴⁰ that he can turn goods out economically. Yet in his²⁵⁰ attention to cost he must not lose sight of quality,²⁶⁰ accuracy, durability, beauty, or whatever is the characteristic which measures²⁷⁰ the service to customers. —A. W. Shaw, "*An Approach to Business Problems.*" (274–1.64)

49



CAPITAL

We are living in an age and in a society¹⁰ based upon capital, and in some ways dominated by it.²⁰ Inevitably, therefore, we all have genuine convictions and ideas, not³⁰ only as to how capital should be employed, but also⁴⁰ as to how it should be owned and regulated. Yet⁵⁰ few of us, I imagine, often stop to define just⁶⁰ what we mean by "capitalism." Certainly, much of the confused⁷⁰ thought which one encounters today in regard to the ownership⁸⁰ or regulation of capital springs from inaccurate ideas as to⁹⁰ what capital really is.

Capital essentially consists of those things¹⁰⁰

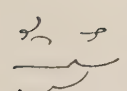
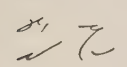
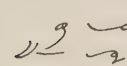
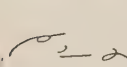
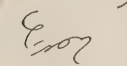
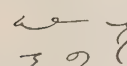
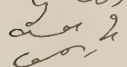
which we obtain by our present exertions, but which, instead¹¹⁰ of consuming at once, we devote to the future production¹²⁰ of wealth. There is no capital which someone did not¹³⁰ in the first instance have to preserve from consumption in¹⁴⁰ just this way. All the productive tools of modern civilization¹⁵⁰ are capital. The workman's pick and shovel are capital, no¹⁶⁰ less than the facilities of the largest railway or industrial¹⁷⁰ company in the country. It is true that today the¹⁸⁰ ownership of a great part of the nation's capital is¹⁹⁰ vested in our steadily growing stock corporations, which, in turn,²⁰⁰ are owned jointly by hundreds of thousands of individual shareholders.²¹⁰ But the method of owning capital does not change or²²⁰ affect its fundamental character, as something saved out of present production²³⁰ to facilitate future production.

When one realizes what capital²⁴⁰ really is, the conclusion seems inevitable that, as long as²⁵⁰ we possess any civilization at all, we must continue to²⁶⁰ have capitalistic problems. Occasionally, it is true, mobs in brief²⁷⁰ moments of blind rage try to destroy capital as such,²⁸⁰ but such futile attempts are never long continued. Of course,²⁹⁰ we also have dreamers and theorists who sometimes urge us³⁰⁰ to destroy all our capital and return to a pure state³¹⁰ of nature, which they picture as ideal. But these would-be³²⁰ abolitionists of capitalism forget that a state of nature³³⁰ is also a state of chronic pestilence, starvation, warfare, and³⁴⁰ savagery, as the study of any primitive race would soon³⁵⁰ indicate. Even our most destructive thinkers would hesitate to urge³⁶⁰ upon society the suicidal policy of scrap-


 ping and destroying its³⁷⁰ slowly and painfully
 acquired capital assets in the form of³⁸⁰ all its
 tools and means of production, on any such³⁹⁰

 lunatic basis as this.—*E. H. H. Simmons, President of the New York Stock Exchange.* (394–1.64)

50

PHYSICAL EDUCATION


 Physical education is as necessary as mental
 education. Today these¹⁰ two educations are
 going hand in hand about the difficult²⁰ task for

 training for citizenship. There is no nobler goal³⁰
 toward which the youth of our country might
 strive than⁴⁰ the goal of useful, loyal citizenship.

 A fundamental requisite of⁵⁰ this citizenship is a
 strong, physically fit body. True citizenship⁶⁰

 may some day demand the supreme sacrifice in
 defense of⁷⁰ our country's honor. To be prepared

 physically to take up⁸⁰ this solemn duty is the
 individual responsibility of each and⁹⁰ every one

 of us. There are few instances of great¹⁰⁰ accom-
 plishment by individuals physically deficient or
 by a people physically¹¹⁰ weak. We pride our-
 selves upon the proud position which we¹²⁰ hold
 in the realm of highly specialized international
 athletic competition.¹³⁰ It is not enough for the
 future welfare of our¹⁴⁰ country, however, that our
 system of physical education should develop¹⁵⁰
 a comparatively small number of superlative
 athletes. Our efforts must¹⁶⁰ be predicated upon
 a system which will place within the¹⁷⁰ reach of

 every boy and girl in this country an¹⁸⁰ opportu-

nity to develop themselves physically. Our system must be such¹⁹⁰ a one as will raise the physical standards of our²⁰⁰ population both male and female. Our colleges and universities²¹⁰—in fact, all of our institutions of learning—are awakening²²⁰ to the fact that they are responsible for the physical²³⁰ as well as the mental education of their undergraduates.

It²⁴⁰ is now fitting that the youth of this country should²⁵⁰ well learn the lesson that their bodies require care and²⁶⁰ education as well as their minds, that the highest duties²⁷⁰ of citizenship require the strong body as well as sound²⁸⁰ mind. Boys and girls of America, the future of this²⁹⁰ country is in your hands. Be faithful to your trust³⁰⁰ by now preparing yourself to fulfill those duties when the³¹⁰ time shall arrive.—
Dwight F. Davis. (313–1.65)

51

ACHIEVING SUCCESS

Make every sacrifice to have a sound body. Good health¹⁰ is the foundation of success and happiness. Plan out a²⁰ logical balance between sleep, work, and recreation. The highest efficiency³⁰ cannot be obtained if any of these is neglected.⁴⁰

Cultivate an alert, active mind, with clear, clean-cut ideas⁵⁰ on everything that interests you. Make decisions quickly. It is⁶⁰ better to make occasional mistakes than to stagnate.

Cultivate a⁷⁰ sense of humor and a habit of cheerfulness. In other⁸⁰ words, attack problems

seriously but be able to laugh *with*⁹⁰ your friends *at* your troubles.

Never be late. It is¹⁰⁰ a mean form of selfishness. To be late indicates that¹¹⁰ you did not have the desire, or that you did¹²⁰ not have the ability, to arrange your affairs efficiently up¹³⁰ to a certain moment.

Never break an engagement, no matter¹⁴⁰ how trivial. To do so occasionally will cause your friends¹⁵⁰ to lose confidence in you. To do so habitually will¹⁶⁰ cause you to lose confidence in yourself.

Derive a considerable¹⁷⁰ part of your pleasure first hand from nature rather than¹⁸⁰ second hand from books, the theater, or social life. A¹⁹⁰ single idea born from your own experience is worth a²⁰⁰ hundred fold more than the thoughts of men who are²¹⁰ dead. In one case you are a producer and in²²⁰ the other you are a parasite.

Success does not depend²³⁰ on wealth, attainments, or social position. There is only one²⁴⁰ form of success worth having and that is measured by²⁵⁰ the amount of happiness you bring into the lives of²⁶⁰ others.—*Walter D. Wilcox, "Letters From Famous People."* (261—1.51)

52

THE ESSENTIALS OF ADVERTISING

The important place which advertising holds in modern business development¹⁰ makes some knowledge of it desirable to almost every man²⁰ in business, whether employer or employee.

That kind of advertising³⁰ which has to do

directly with selling merchandise—as distinguished⁴⁰ from that devoted to prestige building and general publicity—may⁵⁰ be considered as involving certain essentials which may be variously⁶⁰ combined and arranged, but which in some degrees should be⁷⁰ a part of practically every advertisement.

The first essential is⁸⁰ to gain the attention of possible buyers and interest them.⁹⁰ The next is to give them a definite idea of¹⁰⁰ what you have to sell. Then show how this can¹¹⁰ serve the interests or satisfy the needs and desires. Gain¹²⁰ the confidence of the prospective buyer in the truth of¹³⁰ what you claim. Show some reason for present action. Make¹⁴⁰ clear how the goods may be easily obtained.

Certain observations¹⁵⁰ are also essential. Attention gained by false pretenses forfeits the¹⁶⁰ respect and so loses its force. Thought most readily grasps¹⁷⁰ concrete and pictorial expressions. Under certain circumstances abnormal emphasis on¹⁸⁰ one point may be given with advantage. Some elements may¹⁹⁰ be commonly understood or taken for granted and need not²⁰⁰ be expressed. The soul of advertising is information and suggested²¹⁰ use.—*W. P. Warren, "Thoughts on Business."* (211-1.66)

53

SELLING PROSPERITY BY ADVERTISING HAS DEMONSTRATED ITS WORTH

For months the United States Government urged all business men¹⁰ to realize that they

“sell” prosperity to the country by²⁰ big, bold advertising. It urged everybody to advertise heavily; if³⁰ they were already advertising, to increase their expenditures and broaden⁴⁰ their publicity campaign; and if they were not advertising, to⁵⁰ begin an aggressive campaign.

Never was better business advice given,⁶⁰ never was it more fully accepted, and never was there⁷⁰ a greater demonstration of the wisdom of such advice. Business⁸⁰ men everywhere commenced to advertise more freely and on broader⁹⁰ lines. Many men who had never done much advertising saw¹⁰⁰ a new light and began to advertise, while old-time¹¹⁰ advertisers made larger appropriations and gave greater heed to the¹²⁰ almost limitless power of publicity.

The result is everywhere in¹³⁰ evidence. The confidence displayed by heavy advertising begat confidence. The¹⁴⁰ optimism of advertisers created optimism, and the pessimists slunk back¹⁵⁰ into their holes and pulled the holes in after them¹⁶⁰—permanently buried face downward, as is the just desert of¹⁷⁰ every man who becomes a pessimist in America.

Many men¹⁸⁰ at first did not see just how advertising could help¹⁹⁰ their individual business; nevertheless they, too, being broad of vision²⁰⁰ and patriotic in spirit, began to advertise, following the Government's²¹⁰ advice, and soon they felt a pride in being numbered²²⁰ among the business leaders who were doing their part toward²³⁰ bringing prosperity to the country and thus helping to destroy²⁴⁰ the seeds of Bolshevism, which fructify in poverty soils and²⁵⁰ which die in soils where prosperity is flourishing.

Largely as²⁶⁰ an outcome of this work, vigorously conducted by the Secretary²⁷⁰ of Labor and to whom great credit is due, everyone²⁸⁰ now realizes that the country has taken the right road²⁹⁰ at the forks, and, instead of traveling toward the land³⁰⁰ of poverty and anarchy, is headed straight on the road³¹⁰ to the land of abounding national prosperity. This glorious change³²⁰ is largely due to the power of advertising which created³³⁰ an air of optimism, and as a nation thinketh in³⁴⁰ its heart, so it is.

The nation is now thinking³⁵⁰ in terms of publicity-created prosperity, and it realizes as³⁶⁰ never before that advertising is the great power which has³⁷⁰ saved us from stagnation and unemployment, and that advertising—big,³⁸⁰ broad, and intelligent advertising—will keep the nation traveling safely³⁹⁰ on the road of prosperity.

Advertising is, therefore, as so⁴⁰⁰ strongly presented by the Federal Government, a work of patriotism⁴¹⁰ as well as of enlightened selfish business interest.—*The Manufacturers' Record*. (418-1.70)

54

THE STOCK MARKET

The stock market was the first part of our modern¹⁰ financial mechanism to develop in this country because, in many²⁰ ways, its services were most fundamental and most urgently needed.³⁰ When the ten or twelve stockbrokers of 1792⁴⁰ gathered under the buttonwood tree in lower Wall Street for⁵⁰ the first time, they were unconsciously laying the foundation of⁶⁰ a very

large portion of the organization of American
 finance⁷⁰ as we know it today. It was the
 pioneer task⁸⁰ of these early stockbrokers, which
 they themselves sensed only in⁹⁰ part, to popu-
 larize security investment in this country.
 Before their¹⁰⁰ time no such thing existed, and
 capitalists could find a¹¹⁰ profitable employment
 of their funds only through the purchase of¹²⁰
 real or personal property, or mortgage notes based
 upon it.¹³⁰ In consequence, the initial task of
 creating a public demand¹⁴⁰ in this country for
 security issues was a new departure¹⁵⁰ in the
 business and social life of the community. The¹⁶⁰
 early Wall Street stockbrokers, however much
 they lacked our present¹⁷⁰ perspective upon the
 security investment business, were nevertheless
 led by¹⁸⁰ a sound instinct to undertake their
 collective task by means¹⁹⁰ of a free and open
 market, where purchasing and selling²⁰⁰ were
 carried on in the open at all times, and²¹⁰ where
 as much publicity as possible was afforded the
 prices²²⁰ thus established. To the inexperienced
 and naturally timid security investors²³⁰ of the
 new republic, this free and open security market²⁴⁰
 in Wall Street, although lacking practically all
 of its modern²⁵⁰ mechanical equipment and con-
 veniences in the beginning, nevertheless served
 as²⁶⁰ a tremendous stimulus and incentive.—
E. H. H. Simmons. (265-1.70)

GENERAL PRINCIPLES OF WORLD TRADE

The division of labor that exists among the

members of¹⁰ a community exists also among the nations of the world²⁰ at large. The people of one country usually produce something,³⁰ either raw or manufactured, which the peoples of other countries⁴⁰ need. Interchange of commodities results in part from different geographical⁵⁰ environments. The greatest contrast lies between temperate and tropical regions,⁶⁰ and one object in acquiring territorial control in the tropics⁷⁰ is to secure tropical products. Speaking broadly, the manufacturing industries⁸⁰ may be said to characterize the nations of the temperate⁹⁰ zone, while the production of raw material is a leading¹⁰⁰ interest of the tropical peoples. The presence of water power,¹¹⁰ and of coal and iron, determines a manufacturing population, especially¹²⁰ when coupled with favorable conditions of climate and soil. The¹³⁰ raw material produced in the immediate vicinity is at first¹⁴⁰ utilized, but the increasing capacity for manufacture sooner or later¹⁵⁰ draws upon raw material from more remote regions, and commercial¹⁶⁰ interchange is thus established.

The aptitudes of different peoples for¹⁷⁰ different kinds of industrial activities constitute another factor in promoting¹⁸⁰ world commerce. This, again, is largely a question of environment.¹⁹⁰ Generations of men living under the same conditions, and engaged²⁰⁰ in the same occupations throughout long periods, become adapted to²¹⁰ special lines of work. This principle may be so effective²²⁰ as to give industrial character to a nation. The agricultural²³⁰ Dutch, the weaving and lace-making populations of northern France²⁴⁰ and Belgium, the silk and tea

producers of China, the²⁵⁰ silk weavers of France and Italy, are a few illustrations²⁶⁰ of this principle of aptitude, native or acquired.

The foreign²⁷⁰ trade of a country may be simply the expansion of²⁸⁰ its internal or domestic trade. The surplus of production, in²⁹⁰ either raw materials or manufactures, becomes an export. The exchange³⁰⁰ of this surplus for the needed commodities produced by a³¹⁰ foreign country lies at the basis of world commerce.—*Spencer Trotter, "The Geography of Commerce."* (319–1.77)

56

THE FUNCTIONS OF NEWSPAPERS IN A DEMOCRACY

To accept the generally recognized function of the newspaper as¹⁰ the distributor of information on all the varied subjects presented²⁰ in the day's news is to give the newspaper a³⁰ place of great responsibility in a democracy like ours. If⁴⁰ we consider only its news-distributing function and disregard editorial⁵⁰ influence, the place of the newspaper is still a vital⁶⁰ one in our country, for the success of a democratic⁷⁰ form of government depends upon intelligent action by the individual⁸⁰ voter. Such voting must be based upon accurate information concerning⁹⁰ all important events of the day—events of a social,¹⁰⁰ commercial, and industrial significance, as well as those of political¹¹⁰ import—because many of the important questions upon which the¹²⁰ voter should cast an intelligent ballot concern economic and

social¹³⁰ problems rather than purely political ones. Practically the only source¹⁴⁰ of information for the average voter concerning local, national, and¹⁵⁰ international events is the newspaper.

The rapidly increasing tendency of¹⁶⁰ citizens in voting to disregard party affiliations, and the recent¹⁷⁰ extension of methods of direct making of laws by means¹⁸⁰ of the initiative and referendum, require that citizens have accurate¹⁹⁰ information on a great variety of subjects to enable them²⁰⁰ to vote intelligently on men and issues. Any influence that²¹⁰ tends to affect the accuracy of statements concerning current events²²⁰ thereby tends to affect the basis underlying the opinions of²³⁰ the voters. Upon the accuracy of the newspapers in matters²⁴⁰ of news, therefore, depends to a great extent the character²⁵⁰ of our government.—Bleyer, "*Newspaper Writing and Editing.*" (253-1.84)

2' 25" / 3"

INDEX TO SHORTHAND OUTLINES

(Numbers refer to pages.)

A

- a pound, 157
- a thousand feet, 20
- abeyance, 276
- ability, 70
- Abingdon, 63
- abnormal, 63
- abolitionists, 452
- abounding, 413
- about this matter, 98
- abrupt, 402
- absence, 128
- absolute, 54
- absolutely, 271
- abstract, 183
- abundance, 197
- abundant, 134
- accept, 123
- acceptable, 80
- acceptably, 176
- acceptance, 70
- accessories, 179
- accident, 182
- accommodate, 98
- accommodation, 145
- accommodations, 11
- accompanied, 150
- accompanies, 98
- accompany, 382
- accompanying, 39
- accomplish, 181
- accomplished, 74
- accomplishes, 438
- accomplishment, 438
- accord, 57
- accordance, 120
- according, 95
- accordingly, 7
- account, 131
- accountancy, 446
- accountant, 6
- accounting department, 128
- accounts, 107
- accrued, 307
- accumulate, 395
- accumulated, 442
- accumulation, 231
- accuracy, 128
- accurate, 58
- accurately, 354
- accustomed, 210
- achieved, 328
- achievement, 99
- achievements, 92
- acknowledge receipt of your letter, 48
- acknowledgment, 336
- acquaint, 223
- acquaintance, 206
- acquaintances, 150
- acquaintanceship, 223
- acquainted, 110
- acquire, 356
- acquired, 144
- acquiring, 272
- acquisition, 190
- across, 70
- act, 179
- active, 52
- actively, 195
- activities, 450
- activity, 438
- acts, 410
- actual, 26
- actually, 20
- adage, 401
- Adams, 68
- adapted, 147
- additional, 67
- address, 14
- addressed, 40
- addresses, 107
- addressing, 247
- adequate, 70
- adequately, 428
- adhere, 376
- Adirondacks, 301
- adjoining, 112
- adjourned, 296
- adjudged, 250
- adjust, 167
- adjusted, 120
- adjusters, 369
- adjusting, 170
- adjustment, 19
- adjustments, 36
- administration, 157
- administrative, 124
- administrators, 288
- admirably, 189
- admiration, 99
- admission, 242
- admit, 19
- admits, 248
- admitted, 430
- adopt, 378
- adopted, 372
- adoption, 74
- advance, 28
- advanced, 7
- advancing, 101
- advantageous, 88
- advantageously, 272
- adventure, 413
- adversely, 232
- advertisement, 13
- advertiser, 114
- advertisers, 353
- advice, 9
- advisable, 174
- advise us, 242
- advised, 22
- adviser, 241
- advising, 66
- advisory, 379
- affect, 232
- affected, 43
- affecting, 349
- affection, 421
- affiliations, 462
- affixed, 443
- affixes, 397
- afford, 38
- afforded, 302
- affording, 203
- affords, 298
- aforementioned, 336
- afraid, 148
- afterward, 234
- again, 163
- again and again, 151
- against, 9
- agencies, 221
- agency, 59
- aggregate, 234
- aggregating, 271
- aggressive, 382
- aggressively, 299
- agree, 37
- agree that the, 149
- agree with us, 59
- agreed, 173
- agreement, 105
- agreements, 388
- agrees, 95
- agricultural, 275
- ahead, 144
- aimed, 437
- Akron, 66
- Alabama, 30
- Albany, 16
- alert, 222
- Alexandria, 126
- alienation, 421
- alive, 181

- all over the country, 144
- all over the world, 124
- alleged, 96
- Allentown, 3
- alliances, 416
- allot, 237
- allotted, 26
- allotment, 385
- allowance, 378
- almost, 25
- along, 143
- alphabetic, 409
- alphabetically, 418
- already, 23
- also, 23
- altars, 421
- altered, 120
- alternative, 263
- although, 21
- altogether, 173
- alumni, 252
- alumnus, 251
- always, 19
- amazed, 231
- ambition, 181
- ambitious, 92
- amend, 207
- amendment, 234
- amends, 97
- American, 42
- American people, 420
- among, 19
- amount, 3
- amounts, 302
- ample, 11
- amusement, 391
- amusing, 397
- analytical, 434
- analyze, 33
- anarchy, 458
- Anderson, 309
- Andrew, 309
- angle, 224
- Ann Arbor, 291
- announce, 178
- announced, 367
- announcement, 199
- announcements, 161
- announcing, 268
- annoyance, 34
- annoyed, 94
- annual, 52
- annually, 218
- annuals, 335
- another, 10
- answer, 63
- answered, 263
- anthracite, 210
- anticipate, 158
- anticipated, 291
- anticipation, 266
- anxious, 34
- any attention, 201
- any doubt, 152
- any other, 13
- any time, 253
- anybody else, 355
- anyone, 27
- anyone else, 30
- anything else, 370
- anywhere, 313
- anywhere else, 257
- apart, 195
- apartment, 271
- apologies, 167
- apologize, 173
- apology, 240
- apparel, 71
- apparent, 65
- apparently, 162
- appear, 31
- appearance, 150
- appeared, 77
- appears, 151
- appetizing, 289
- appliances, 69
- applicable, 25
- applicant, 117
- applicants, 30
- application, 6
- application blank, 204
- applications, 25
- appoint, 259
- appointment, 76
- appoints, 313
- appraisal, 58
- appreciate, 7
- appreciated, 117
- appreciative, 321
- apprehensive, 280
- approached, 428
- approaching, 30
- appropriate, 49
- appropriately, 220
- appropriations, 457
- approval, 14
- approve, 240
- approved, 313
- approximate, 161
- aptitude, 407
- aptitudes, 460
- architect, 110
- argument, 49
- arguments, 250
- arithmetic, 431
- Arizona, 90
- Arkansas, 34
- around, 101
- aroused, 360
- arousing, 311
- arrange, 55
- arranged, 160
- arrangement, 133
- arrangements, 124
- arranges, 395
- arrears, 352
- arrival, 127
- arrive, 62
- arrived, 9
- arrives, 164
- arrogance, 413
- article, 10
- articles, 71
- artistic, 133
- artists, 350
- as a matter of course, 404
- as a matter of fact, 184
- as a result, 94
- as early as possible, 187
- as good as, 164
- as long as, 59
- as low as, 49
- as many as, 145
- as much as, 52
- as quickly as possible, 22
- as soon as, 17
- as soon as possible, 17
- as soon as you can, 241
- as well as, 14
- as yet, 54
- Asbury Park, 265
- ascertain, 262
- ascertaining, 200
- ashamed, 171
- Asheville, 123
- Ashṭabula, 352
- aside, 181
- aspect, 234
- aspects, 382
- aspires, 400
- assembled, 153
- assessment, 265
- assigned, 362
- assigning, 65
- assistance, 78
- assistant, 106
- Assistant General Passenger Agent, 304
- assistants, 395
- associate, 326
- associated, 195
- associates, 150
- association, 74
- assortment, 14
- assume, 7
- assumed, 211
- assuming, 382
- assumption, 363
- assurance, 49
- assure, 245
- assured, 30
- assuredly, 396
- astonishing, 405
- Astoria, 209
- astounding, 325
- astoundingly, 425
- at a loss, 204
- at all times, 4
- at an early date, 76
- at any rate, 36
- at any time, 48
- at hand, 56
- at large, 460
- at least, 15

- at once, 5
 at that time, 116
 at the earliest possible moment, 255
 at the present time, 57
 at the same time, 11
 at the time, 180
 at this time, 42
 at your convenience, 213
 at your earliest convenience, 159
 athletes, 453
 athletic, 387
 Athol, 207
 Atlanta, 239
 Atlantic City, 68
 atmosphere, 302
 attach, 151
 attached, 24
 attaching, 298
 attain, 408
 attained, 375
 attempt, 216
 attempted, 220
 attempting, 275
 attempts, 448
 attend, 74
 attendance, 112
 attendant, 287
 attended, 101
 attention, 261
 attire, 150
 attitude, 8
 attorney, 9
 attorneys, 45
 attract, 199
 attracted, 270
 attraction, 65
 attractions, 350
 attractive, 26
 attractiveness, 110
 attracts, 420
 Auburn, 3
 audience, 423
 audit, 93
 auditors, 163
 August, 56
 Aurora, 113
 Austin, 114
 author, 85
 authoritative, 252
 authoritatively, 416
 authorities, 100
 authority, 127
 authorization, 377
 authorize, 202
 authorized, 442
 authors, 302
 automatically, 253
 automobile, 4
 automobiles, 73
 automotive, 366
 availability, 357
 available, 186
 average, 221
 avoid, 433
 avoided, 415
 Avondale, 235
 awakened, 434
 awakening, 454
 award, 156
 awarded, 269
 awards, 250
 aware, 325
 aware of the fact, 292
 awhile, 180
 axiom, 373
- B**
- backed, 158
 background, 370
 badly, 77
 baggage, 186
 baggage departments, 187
 balance, 299
 Baltimore, 160
 Baltimore and Ohio, 260
 Baltimore, Maryland, 20
 Bangor, 85
 bank, 8
 bank draft, 253
 banker, 97
 bankers, 257
 banking, 434
 bankrupt, 423
 banquet, 229
 bargain, 76
 bargains, 363
 barrels, 268
 bathing, 165
 battling, 431
 Bayonne, 344
 bazaar, 282
 be sure that, 4
 beach, 177
 Beacon, 276
 bearings, 164
 beaten, 399
 Beaumont, 95
 beautiful, 199
 beautifully, 86
 beauty, 276
 because, 437
 become, 175
 becomes, 427
 before that time, 254
 beforehand, 415
 begat, 457
 begin, 331
 beginners, 306
 beginning, 131
 begun, 135
 behind, 175
 Belding, 150
 Belgium, 460
 believes, 134
 belonging, 411
 belongs, 70
 below, 107
 beneficial, 413
 benefit, 144
 benefited, 247
 benefits, 121
 Benton Harbor, 122
 beside, 195
 besides, 149
 bespeaks, 317
 best, 7
 best attention, 15
 bestowed, 88
 better than, 89
 better understanding, 97
 betterment, 202
 between, 186
 biggest, 143
 bill of lading, 108
 bills of lading, 436
 Billings, 54
 bind, 211
 binder, 331
 binders, 21
 Binghamton, 127
 Birmingham, 235
 birth, 208
 birthday, 99
 bitterest, 401
 blanks, 178
 Bluefield, 53
 blundering, 431
 boa, 58
 board, 207
 board of directors, 112
 board of education, 335
 body, 454
 Boise, 180
 bold, 457
 Bolshevism, 457
 bona fide, 284
 bond, 234
 bonding department, 382
 bonds, 54
 bonus, 221
 booked, 148
 bookkeeper, 103
 bookkeeping, 362
 booklet, 41
 booklets, 294
 books, 278
 borders, 435
 borough, 240
 borrow, 33
 borrower, 250
 Boston, 10
 Boston, Massachusetts, 122
 bottom, 40
 boulevard, 90
 bound, 210
 Bound Brook, 371
 box, 152
 boxes, 206
 boycott, 416
 brainiest, 184
 branded, 248
 brands, 194
 breakfast, 396
 breathing, 240
 brides, 49

- Bridgeport, 52
 Bridgeton, 205
 briefly, 35
 bright, 396
 brightness, 51
 Bristol, 23
 broaden, 457
 broadened, 213
 broadest, 107
 broadly, 362
 brokerage, 207
 Bronx, 242
 Bronxville, 279
 bronze, 208
 brook, 371
 Brooklyn, New York, 111
 brother, 245
 brown, 235
 Brunswick, 58
 brush, 29
 budget, 240
 Buffalo, New York, 48
 build, 226
 building, 129
 buildings, 17
 built, 15
 bulk, 267
 bulletin, 43
 bulletins, 73
 bundles, 28
 bungalow, 68
 burden, 70
 burdensome, 340
 bureau, 253
 buried, 269
 burners, 165
 burns, 294
 business man, 416
 business men, 43
 business world, 432
 business-like, 247
 busy, 75
 Butte, 8
 buttons, 167
 buttonwood, 458
 buyer, 411
 buyers, 325
 by express, 22
 by mail, 52
 by return mail, 17
- C**
- C.O.D., 98
 calamity, 399
 calculating, 362
 calculations, 232
 California, 5
 call your attention, 130
 callers, 395
 calling your attention, 78
 callings, 445
 calls, 196
 Cambridge, 151
 campaign, 254
 campers, 187
 can be done, 257
 Canada, 298
 cancel, 157
 canceled, 178
 canceling, 195
 cancellation, 196
 candidacy, 238
 candidate, 238
 candidly, 50
 Canton, 46
 canvass, 82
 capable, 114
 capacities, 315
 capacity, 60
 capitalism, 451
 capitalistic, 452
 capitalists, 459
 caprice, 421
 caption, 270
 carbon, 225
 carcass, 142
 card, 182
 career, 99
 careful, 216
 careful attention, 52
 careful consideration, 264
 carefully, 21
 carelessness, 31
 cargoes, 116
 carpenter, 244
 carpet, 34
 carriage, 401
 carriages, 181
 carriers, 441
- carries, 76
 carry, 63
 carrying, 123
 Carter, 195
 cartons, 233
 cashier, 152
 cassimeres, 197
 casualty, 440
 catalogue, 18
 catalogues, 126
 caters, 179
 cause, 455
 causes, 89
 cease, 280
 celebrating, 99
 cemented, 266
 centennial, 88
 center, 192
 centers, 214
 central, 156
 Central Avenue, 87
 centrally, 279
 centuries, 88
 century, 223
 cereal, 155
 ceremonies, 377
 certain, 20
 certainly, 95
 certainty, 121
 certified, 93
 certify, 114
 chair, 235
 chairman, 124
 chairs, 8
 Chamber of Commerce, 91
 Champlain, 303
 characteristic, 218
 characteristics, 420
 characterize, 460
 characterized, 391
 charge department, 366
 charitable, 282
 charities, 240
 charity, 377
 Charleston, 113
 Charlotte, 9
 charming, 369
 charter, 421
 charters, 314
 charts, 318
- chassis, 226
 Chattanooga, 125
 cheaper, 401
 cheaply, 165
 cheapness, 401
 cheerfully, 5
 chemical, 332
 chemist, 392
 cherish, 433
 chevviots, 197
 Chicago, 80
 Chicago, Illinois, 11
 chiefly, 401
 chiffons, 369
 children, 178
 children's, 374
 choice, 297
 choicest, 237
 chooses, 414
 chosen, 13
 Christmas, 58
 chronic, 452
 church, 35
 Cincinnati, 10
 circle, 303
 circular, 90
 circulars, 39
 circulated, 188
 circulating, 413
 circulation, 230
 circumstances, 77
 cited, 430
 citizen, 379
 citizens, 418
 citizenship, 453
 city, 252
 civic, 320
 Civil War, 449
 civilities, 402
 civilization, 374 --
 civilized, 415
 claim, 72
 claims, 36
 Clarksburg, 29
 classification, 435
 classified, 115
 cleanest, 424
 cleanliness, 51
 clearance, 309
 clearer, 10
 clearly, 389
 clerical, 100

- Cleveland, 93
 client, 233
 clientele, 230
 clients, 436
 Clinton, 308
 Clinton Avenue, 206
 close, 46
 closed, 249
 closely, 25
 closes, 52
 closing, 353
 clothes, 7
 clothing, 168
 coast, 401
 coastwise, 304
 coincident, 376
 collars, 245
 collected, 275
 collection, 265
 collective, 459
 collects, 412
 collegiate, 326
 collodion, 233
 color, 126
 colored, 133
 colorful, 293
 colors, 115
 Columbia, 130
 Columbus, 6
 columns, 13
 combination, 49
 combinations, 416
 combine, 230
 combined, 107
 combines, 449
 combining, 133
 come, 132
 comes, 155
 comfort, 32
 comfortable, 25
 coming, 43
 command, 107
 commenced, 457
 commences, 243
 commencing, 351
 commendation, 129
 commensurate,
 283
 commerce, 100
 commercial, 156
 commission, 30
 commissioners, 158
 committed, 376
 committee, 74
 commodities, 43
 commodity, 64
 common, 42
 commonly, 409
 communicate, 100
 communication, 234
 communications, 263
 community, 4
 comparative, 335
 comparatively, 147
 compare, 154
 compared, 43
 comparing, 103
 comparison, 274
 compelled, 33
 compelling, 149
 compete, 216
 competent, 106
 competing, 428
 competition, 154
 competitive, 274
 competitors, 46
 complained, 380
 complaint, 97
 complaints, 32
 complete, 14
 completed, 192
 completely, 300
 completeness, 331
 completing, 78
 completion, 369
 complex, 89
 compliance, 75
 complicated, 391
 complication, 434
 complimentary, 225
 complimented, 167
 compliments, 110
 comply, 104
 compose, 119
 composes, 360
 compound, 151
 compounded, 144
 comprehend, 445
 comprehensive, 210
 comprise, 398
 comprises, 279
 comprising, 141
 computation, 232
 computed, 21
 concede, 430
 conceit, 413
 conceivably, 384
 conceived, 271
 concentrates, 333
 concentrating, 366
 concern, 6
 concerned, 187
 concerning, 55
 concerns, 302
 concession, 276
 concessions, 109
 concise, 292
 concluded, 67
 conclusion, 45
 conclusions, 263
 concrete, 456
 condensed, 322
 condition, 188
 conditions, 336
 conducive, 415
 conduct, 32
 conducted, 207
 confer, 104
 conference, 157
 conferences, 334
 confidence, 71
 confident, 19
 confidential, 83
 confidently, 280
 confined, 196
 confines, 215
 confirmation, 280
 confirmed, 148
 confirming, 37
 conform, 447
 conforming, 276
 confronts, 208
 confused, 451
 confusion, 182
 Congress, 290
 connected, 121
 Connecticut, 52
 connecting, 164
 connection, 126
 conqueror, 399
 conscientious, 263
 consciousness, 238
 consecutive, 355
 consecutively, 418
 consensus, 212
 consent, 112
 consequence, 421
 consequent, 256
 consequently, 172
 conservatism, 312
 conservative, 212
 conservatively, 362
 considerable, 40
 considerably, 11
 consideration, 118
 consignee, 62
 consignment, 127
 consist, 414
 consisted, 65
 consistent, 64
 consistently, 376
 consisting, 235
 consists, 94
 consolidated, 304
 consolidation, 449
 conspicuous, 386
 constant, 21
 constantly, 167
 constituency, 238
 constitute, 51
 constitutes, 311
 constitution, 112
 constructing, 271
 construction, 97
 constructive, 219
 consult, 241
 consume, 62
 consumer, 48
 consumers, 90
 consumption, 452
 contact, 213
 contain, 358
 contained, 53
 container, 246
 containers, 268
 containing, 178
 contains, 131
 contemplate, 257
 contempt, 214
 contentment, 412
 contents, 33
 contest, 178
 testaments, 242
 contiguous, 317
 continental, 77
 contingencies, 375
 continual, 437
 continually, 372

- continuance, 133
 - continuation, 85
 - continue, 45
 - continued, 92
 - continues, 380
 - continuing, 383
 - continuity, 124
 - continuous, 292
 - continuously, 224
 - contract, 46
 - contractors, 189
 - contracts, 426
 - contrary, 282
 - contrast, 418
 - contribute, 282
 - contributed, 430
 - contribution, 407
 - contributions, 377
 - control, 240
 - controlled, 207
 - controller, 434
 - controlling, 450
 - convenience, 155
 - conveniences, 449
 - convenient, 7
 - conveniently, 409
 - convention, 323
 - conventional, 79
 - conventions, 220
 - conversation, 23
 - converse, 396
 - converted, 444
 - convey, 16
 - convictions, 451
 - convinced, 318
 - convincing, 253
 - cooking, 155
 - Coolidge, 307
 - cooperate, 75
 - cooperated, 377
 - cooperating, 305
 - cooperation, 132
 - cooperative, 449
 - coordinate, 450
 - coordinated, 440
 - copyrights, 131
 - cordial, 165
 - cordially, 99
 - corner, 87
 - corners, 426
 - corporate, 124
 - correct, 350
 - correction, 207
 - correctly, 98
 - correspond, 87
 - correspondence, 131
 - correspondence
 - department, 302
 - correspondent, 48
 - correspondents, 257
 - corresponding, 56
 - corresponds, 249
 - cosmopolitan, 317
 - cost, 81
 - cost department, 6
 - costly, 218
 - costs, 12
 - cottage, 55
 - counsel, 249
 - count, 92
 - counter, 3
 - countless, 371
 - counting, 106
 - countries, 414
 - country, 363
 - counts, 107
 - county, 9
 - coupled, 460
 - coupon, 315
 - coupons, 4
 - courage, 412
 - court, 311
 - courteous, 50
 - courtesies, 244
 - courtesy, 44
 - courts, 437
 - covenants, 416
 - cozy, 310
 - craftsmanship, 325
 - create, 106
 - created, 99
 - creating, 459
 - creations, 248
 - creatures, 168
 - credentials, 409
 - credit department,
 - 295
 - credit memorandum,
 - 36
 - creditor, 372
 - credits, 372
 - critical, 155
 - criticism, 32
 - criticized, 98
 - crockery, 67
 - crucial, 178
 - cruising, 293
 - cubic, 68
 - cuisine, 309
 - culmination, 335
 - cultivate, 438
 - cultivating, 408
 - cultured, 434
 - cumbersome, 325
 - cumulative, 90
 - curious, 259
 - currency, 345
 - current, 13
 - curve, 373
 - custody, 391
 - customary, 54
 - customers, 11
 - customs, 436
 - cycles, 232
- D**
- daily, 111
 - dainty, 86
 - Dallas, 37
 - damage, 62
 - damaged, 67
 - danger, 421
 - Danville, 209
 - data, 85
 - dated, 349
 - dating, 144
 - Davenport, 50
 - Dayton, 57
 - Daytona, 388
 - deal, 261
 - dealer, 46
 - dealers, 54
 - dealing, 389
 - dealings, 5
 - deals, 360
 - debates, 334
 - debit, 153
 - debited, 409
 - debt, 296
 - debtor, 443
 - debtors, 372
 - debts, 427
 - Decatur, 34
 - deceased, 339
 - December, 64
 - decide, 141
 - decided, 166
 - decidedly, 12
 - decides, 415
 - decimal, 226
 - decision, 23
 - decisions, 257
 - declaration, 421
 - declared, 318
 - declination, 382
 - decline, 59
 - decorated, 86
 - decoration, 253
 - decorative, 327
 - deduct, 3
 - deducted, 103
 - deductions, 351
 - deducts, 412
 - deem, 364
 - deeply, 438
 - defeated, 348
 - defect, 432
 - defective, 200
 - defend, 9
 - defer, 291
 - deficient, 431
 - definitely, 37
 - definition, 334
 - degree, 121
 - degrees, 456
 - Delaware, 243
 - delegate, 292
 - delegated, 424
 - deliberately, 248
 - delicious, 130
 - delight, 317
 - delighted, 126
 - delightful, 294
 - delinquent, 151
 - deliveries, 93
 - demand, 15
 - demanding, 47
 - demands, 241
 - democracy, 461
 - demonstrate, 41
 - demonstrated, 133
 - demonstrates, 200
 - demonstrating, 4
 - demonstration, 239
 - Denver, Colorado, 107
 - department, 36

- departmental, 382
- departmentization, 449
- departments, 190
- departure, 459
- depend, 142
- dependable, 79
- depended, 25
- dependent, 6
- dependents, 208
- depending, 304
- depends, 149
- deportment, 106
- deposit, 206
- depositor, 315
- depositories, 288
- depositors, 107
- deposits, 206
- depot, 98
- depreciation, 203
- deprives, 108
- depriving, 231
- derive, 269
- derived, 14
- Des Moines, 41
- describe, 258
- described, 111
- describes, 97
- describing, 35
- description, 253
- descriptions, 48
- descriptive, 129
- desert, 457
- deserve, 158
- deserves, 205
- designed, 24
- designer, 344
- designing, 271
- desirability, 279
- desirable, 126
- desires, 114
- desirous, 197
- despised, 421
- despite, 260
- destination, 111
- destined, 407
- destroy, 211
- destroyed, 6
- destructive, 60
- detail, 297
- detailed, 58
- detailing, 351
- details, 38
- detected, 268
- determination, 339
- determine, 186
- determines, 460
- determining, 405
- detrimental, 179
- Detroit, 126
- Detroit, Michigan, 28
- develop, 282
- developed, 224
- development, 51
- developments, 300
- develops, 419
- deviate, 379
- deviation, 21
- devices, 119
- devised, 131
- devising, 161
- diagnosis, 249
- diagram, 34
- dictated, 342
- dictation, 65
- differing, 439
- digested, 330
- dignified, 239
- diplomat, 440
- diplomatic, 441
- direction, 56
- directions, 246
- directly, 196
- director, 355
- directories, 248
- directors, 178
- directory, 131
- dirty, 110
- disability, 215
- disables, 215
- disadvantageous, 33
- disappear, 259
- disappoint, 20
- disappointed, 94
- disappointing, 158
- disappointment, 230
- disaster, 406
- discarded, 422
- discern, 212
- discipline, 407
- disclaims, 209
- discloses, 96
- discontent, 425
- discontinue, 195
- discontinued, 116
- discount, 21
- discounts, 75
- discouraging, 33
- discourteous, 110
- discover, 191
- discovery, 328
- discreditable, 388
- discriminating, 329
- discrimination, 416
- discuss, 27
- discussed, 305
- discussing, 276
- discussion, 102
- discussions, 334
- disheartened, 399
- dishonoring, 97
- dislike, 151
- dislikes, 420
- disorganization, 425
- dispatched, 111
- displayed, 175
- disposal, 32
- dispose, 58
- disposed, 19
- disposing, 15
- disprove, 397
- disproved, 438
- disputes, 412
- disregard, 375
- disregarded, 421
- dissatisfied, 61
- disseminating, 339
- distinct, 329
- distinction, 411
- distinctive, 293
- distinctly, 391
- distinguished, 85
- distressing, 433
- distribute, 170
- distributed, 18
- distributing, 363
- distribution, 141
- distributor, 177
- distributors, 171
- distrusting, 414
- disturb, 361
- diversification, 258
- diversified, 359
- diversity, 227
- divided, 243
- dividend, 320
- dividends, 288
- division, 459
- Division Avenue, 102
- divorced, 328
- dizziness, 200
- document, 207
- documents, 289
- doing this, 157
- dollars, 410
- dollars and cents, 195
- domestic, 49
- dominated, 451
- doomed, 403
- double, 216
- doubled, 25
- doubt, 216
- doubtless, 24
- down, 303
- downward, 457
- dramatic, 158
- drastic, 295
- draw, 408
- drawings, 338
- dresses, 369
- drive, 395
- drop, 175
- dropped, 120
- dropping, 36
- drudgery, 130
- drums, 268
- Dubuque, 94
- Duluth, 97
- duly, 9
- duplicate, 246
- duplication, 450
- durability, 451
- durable, 89
- duties, 111
- dwelling, 15
- dwelt, 294

E

- each month, 273
- eager, 190
- earlier, 43
- earliest, 335
- early, 145
- early attention, 66
- early mail, 384
- early reply, 66

- earn, 152
- earned, 49
- earnest, 280
- earnestly, 158
- earnings, 331
- earth, 271
- easily, 28
- East Orange, 99
- eastern, 323
- Easton, 91
- economic, 417
- economical, 26
- economically, 451
- economies, 407
- economy, 76
- edicts, 276
- editing, 326
- editor, 429
- editorial, 177
- editorial department, 84
- editors, 330
- education, 181
- educational, 335
- effected, 112
- effective, 26
- effectiveness, 285
- efficiency, 286
- efficient, 89
- effort, 20
- efforts, 119
- 8,000, 4
- either, 257
- El Paso, 92
- elaborate, 247
- elapsed, 162
- elasticity, 191
- elected, 388
- election, 202
- electric cleaner, 41
- electric fan, 11
- electric iron, 130
- electric light, 380
- electric plants, 90
- electric service, 214
- electricity, 41
- element, 348
- elements, 302
- elevator, 129
- eligibility, 387
- eligible, 213
- eliminate, 423
- eliminated, 391
- eliminates, 357
- eliminating, 268
- Elizabeth, 64
- Elkhart, 372
- Elmhurst, 103
- Elmira, 15
- elsewhere, 16
- emancipated, 399
- embargo, 93
- embarking, 212
- embarrassed, 357
- embarrassing, 238
- embarrassment, 97
- emblem, 265
- embodied, 388
- embodying, 217
- embossed, 224
- embroidered, 86
- embroidery, 367
- eminent, 375
- eminently, 125
- emotions, 420
- emphasis, 456
- emphasize, 54
- emphasized, 400
- empire, 313
- employed, 243
- employees, 32
- employer, 106
- employer's, 196
- employers, 201
- employment, 354
- empty, 382
- enable, 30
- enabled, 127
- enables, 357
- enacted, 401
- enclosed blank, 53
- enclosed blanks, 256
- enclosure, 364
- encounters, 451
- encourage, 122
- encouragement, 135
- encouraging, 327
- encyclopedia, 131
- end of the week, 18
- endeavor, 83
- endeavored, 298
- endeavoring, 159
- endeavors, 124
- endurance, 71
- energy, 424
- enforce, 72
- enforceable, 388
- engaged, 236
- engagement, 82
- engaging, 122
- engines, 164
- English, 343
- engraved, 78
- engraving, 318
- enhanced, 407
- enjoyed, 146
- enjoyment, 293
- enlarge, 307
- enlargement, 90
- enlightened, 458
- enlist, 90
- enormous, 191
- enormously, 102
- enrollment, 213
- enrollments, 178
- entailed, 101
- enter, 90
- enter claim, 127
- enter into, 46
- enter this, 269
- enter your, 331
- enter your order, 235
- entered, 27
- entering, 206
- entering the, 366
- enterprise, 434
- enterprises, 274
- enters, 400
- entertainers, 360
- entertainment, 350
- enthusiasm, 220
- enthusiastic, 39
- entire, 6
- entire satisfaction, 21
- entirely, 15
- entirely satisfactory, 64
- entirety, 417
- entitle, 427
- entitled, 39
- entrance, 265
- entrust, 124
- entry, 20
- envelope, 50
- envelopes, 410
- environment, 425
- environments, 460
- environs, 391
- equal, 228
- equally, 271
- equals, 407
- equilibrium, 450
- equipment, 50
- equipments, 408
- equipped, 110
- equity, 320
- erected, 95
- erecting, 110
- Erie, 50
- erratic, 373
- erroneous, 232
- error, 7
- errors, 351
- escaped, 82
- especial, 179
- especially, 150
- essential, 33
- essentially, 439
- establish, 274
- established, 120
- establishes, 105
- establishing, 283
- establishment, 171
- establishments, 168
- estate, 102
- estates, 284
- esteem, 12
- esteemed, 280
- estimate, 58
- estimates, 331
- etc., 273
- etymology, 431
- Europe, 308
- European, 309
- Evansville, 117
- event, 381
- events, 92
- eventual, 413
- Everett, 305
- everlasting, 158
- every attention, 201
- every time, 231
- everything, 174
- everywhere, 201
- evidence, 70
- evidenced, 251
- evidences, 414
- evidencing, 183

- evident, 397
 evidently, 146
 evolution, 252
 evolved, 314
 exact, 75
 exactly, 250
 exactly, 154
 examination, 24
 examine, 173
 examined, 200
 examining, 276
 example, 422
 exasperating, 432
 exceedingly, 34
 excellence, 57
 excellent, 42
 except, 134
 exception, 9
 exceptional, 363
 exceptionally, 257
 exceptions, 87
 excess, 331
 excessive, 64
 exchange, 76
 exchange depart-
 ments, 108
 excite, 327
 excitement, 405
 exclusion, 417
 exclusive, 46
 exclusively, 179
 excuses, 373
 execute, 65
 executed, 397
 execution, 353
 executive, 354
 executives, 266
 executor, 124
 executors, 288
 exemplified, 256
 exempt, 358
 exercise, 54
 exert, 449
 exerted, 176
 exertions, 452
 exhausted, 95
 exhibit, 218
 exhibits, 327
 existed, 459
 existence, 124
 existing, 96
 exists, 6
- expanding, 272
 expansion, 6
 expect, 101
 expect to be able, 33
 expectation, 305
 expectations, 29
 expected, 3
 expedite, 237
 expended, 166
 expenditures, 126
 expense, 40
 expenses, 415
 expensive, 247
 experience, 191
 experienced, 84
 experiment, 318
 experimental, 392
 experimented, 405
 expert, 63
 expiration, 8
 expire, 40
 expired, 103
 explain, 260
 explained, 20
 explaining, 385
 explains, 216
 explanation, 20
 export, 370
 exportation, 435
 exporter, 435
 exposure, 89
 expounded, 238
 express, 300
 express company, 22
 expressage, 28
 expressed, 8
 expresses, 282
 expression, 103
 exquisite, 115
 exquisitely, 369
 extend, 12
 extended, 145
 extending, 227
 extends, 433
 extension, 40
 extensive, 92
 extent, 105
 exterior, 253
 extortion, 418
 extra, 412
 extra charge, 318
 extra expense, 33
- extra inducement,
 216
 extras, 57
 extravagance, 403
 extravagant, 76
 extravagantly, 325
 extreme, 389
 extremely, 195
 eyestrain, 200
- F**
- f. o. b., 235
 fabric, 214
 fabrics, 297
 facilitate, 452
 facilities, 100
 facility, 194
 fact, 142
 fact that, 10
 factor, 240
 factories, 317
 factors, 43
 factory, 45
 facts, 90
 faculties, 406
 faculty, 380
 failed, 32
 failure, 51
 failures, 420
 fairly, 87
 fair-minded, 349
 fairness, 45
 faith, 412
 faithful, 454
 Fall River, 190
 falls, 127
 familiar, 305
 familiarity, 214
 familiarize, 254
 families, 314
 family, 155
 famous, 269
 farmer, 121
 farmers, 316
 fascinating, 317
 fascination, 405
 fashion, 134
 fashionable, 197
 fashions, 179
 fasteners, 24
 father, 421
 fathers, 181
- fault, 50
 faultless, 369
 favorable, 35
 favorably, 264
 favorites, 416
 favors, 227
 feasible, 437
 feather, 58
 feature, 229
 features, 29
 February, 93
 federal, 126
 federation, 387
 feelings, 403
 felt, 235
 feminine, 179
 few days, 104
 few minutes, 49
 few moments, 200
 few months, 275
 few weeks, 324
 few weeks ago, 116
 fewest, 450
 fiber, 450
 fidelity, 210
 fiduciary, 391
 field, 298
 fields, 370
 15 pounds, 54
 \$50,000, 189
 figure, 164
 figured, 25
 figures, 20
 filed, 409
 files, 377
 filled, 204
 final, 178
 finally, 8
 financial, 92
 financially, 406
 financier, 440
 financiers, 38
 financing, 70
 findings, 425
 fineness, 325
 finest, 150
 firmly, 370
 firms, 308
 first, 343
 First National Bank,
 35
 first-class, 388

fiscal, 156
 500, 179
 \$5,000, 288
 fixed, 107
 fixtures, 18
 flagrant, 450
 flexibility, 239
 flexible, 60
 floral, 115
 Florida, 31
 flourishing, 457
 flowered, 369
 fluctuations, 134
 fold, 276
 folder, 89
 folders, 357
 footwear, 310
 for collection, 9
 for example, 414
 for granted, 456
 for instance, 155
 for many years, 373
 for myself, 16
 for sale, 26
 for some time, 3
 for some weeks, 54
 for some years, 346
 for that reason, 305
 for them, 134
 for themselves, 189
 for this reason, 147
 for your account, 315
 for your consideration, 221
 for your convenience, 125
 forbidden, 442
 forced, 53
 forceful, 250
 forcefully, 438
 forces, 264
 forego, 154
 foregoing, 215
 forehanded, 248
 foreign, 108
 foresight, 373
 forethought, 415
 forfeits, 456
 forget, 344
 forgotten, 243
 forks, 458

form of government, 461
 formal, 96
 formalities, 324
 former, 16
 formerly, 327
 formulate, 445
 Fort Smith, 35
 Fort Wayne, 55
 Fort Worth, 87
 forth, 166
 fortify, 421
 fortunate, 107
 fortunately, 358
 \$45,000, 102
 forward, 10
 forwarded, 197
 forwarding, 84
 foster, 387
 found, 25
 foundation, 264
 founded, 149
 4 per cent, 288
 fragmentary, 358
 frank, 263
 Franklin, 95
 frankly, 12
 fraudulent, 437
 free of charge, 40
 freedom, 293
 freely, 433
 freight, 51
 frequency, 388
 frequent, 31
 frequently, 108
 Fresno, 131
 friction, 164
 friendliness, 195
 friendship, 20
 from your, 455
 from your letter, 42
 front, 418
 fructify, 457
 fuel, 120
 fulfill, 346
 fulfilling, 230
 fullest, 266
 Fulton, 259
 function, 240
 functioning, 214
 functions 414

fund, 181
 fundamental, 271
 fundamentals, 431
 funds, 90
 furnace, 25
 furnish, 117
 furnished, 309
 furnishes, 31
 furnishing, 133
 furnishings, 369
 furniture, 8
 further, 11
 furtherance, 374
 furthermore, 95
 futile, 452

G

gained, 417
 gala, 293
 galvanize, 426
 Galveston, 83
 garage, 81
 Garden City, 252
 gardens, 253
 garments, 49
 Gary, 353
 gasoline, 110
 gathered, 458
 gatherings, 229
 gauged, 201
 general, 117
 generally, 49
 generations, 124
 generous, 238
 generously, 302
 genial, 381
 genuine, 99
 genuinely, 220
 geographical, 460
 geography, 431
 George, 303
 georgettes, 369
 Georgia, 11
 girl, 27
 give us, 167
 give you, 152
 gladly, 311
 glassware, 86
 glorious, 458
 Gloversville, 69
 goes, 214
 gold, 321
 gone, 31
 goodly, 132
 gowns, 29
 grade, 39
 grades, 210
 gradual, 286
 gradually, 12
 graduate, 65
 graduated, 244
 graduates, 27
 graduating, 181
 grammar, 39
 Grand Central Station, 279
 Grand Rapids, Michigan 25
 granted, 84
 graphic, 275
 grateful, 97
 gratefully, 210
 gratified, 231
 gratifying, 314
 gratitude, 166
 great deal, 159
 Great Falls, 127
 great many, 340
 greater, 39
 greater than, 449
 greatest, 130
 greatly, 44
 Greensboro, 163
 Greenville, 101
 grievances, 421
 grinders, 164
 groceries, 156
 grocery, 122
 ground, 61
 growth, 88
 guarantee, 4
 guaranteed, 174
 guaranteeing, 383
 guarantees, 373
 guardian, 264
 guardians, 288
 guests, 293

guidance, 409
guides, 372
guilty 32

H

habits, 117
halfway, 20
Hancock, 153
hand in hand, 453
hand to hand, 414
handful, 395
handicap, 200
handkerchiefs, 47
handle, 175
handled, 73
handling, 410
handsome, 221
haphazard, 408
happen, 374
happened, 232
happens, 264
happier, 400
happiest, 406
happiness, 49
harbor, 122
hardly, 82
hardship, 25
harmony, 403
Harrington, 250
Harrisburg, 119
Harrison, 129
Hartford, 93
has been, 227
has been completed,
101
has been done, 105
has been given, 206
has had, 15
has not been, 31
has not been done, 98
has not been given,
237
has not yet, 189
Hasbrouck Heights,
264
Hastings, 55
hauling, 60
have been able, 185
hazard, 131
he desires, 411
he does not, 411
he had been, 244

he may have, 132
he might be, 259
he says, 3
he told me, 67
he will be glad, 132
he will have done,
256
headaches, 200
headquarters, 310
headway, 431
health, 246
healthful, 316
healthiest, 156
hear from you, 9
hearty, 176
heavily, 457
heights, 264
held, 149
helpful, 89
helpless, 94
Henderson, 292
hereafter, 389
herewith, 183
hesitate, 26
hesitation, 114
high, 269
high-quality, 158
high school, 181
high schools, 39
high-class, 279
higher, 387
highest, 49
high-grade, 105
highly, 59
highway, 401
highways, 110
himself, 256
hiring, 391
historical, 158
history, 84
hitherto, 223
hold, 3
holding, 123
holds, 455
holidays, 88
homage, 269
home office, 262
homelike, 391
honest, 106
honorable
hopeless, 330
Hopkinsville, 336

horizon, 202
hospitality, 317
household, 29
housekeeper, 425
housekeepers, 130
houses, 11
housewives, 321
housework, 130
Houston, 19
how long, 427
how many times, 334
how much, 273
how well, 261
however, 79
Hudson, 90
human, 439
human nature, 279
humored, 396
hundreds, 10
Huron, 358
hurrying, 44
hurt, 403
husband, 442

I

I am at a loss, 96
I am in receipt of
your letter, 53
I am sending you,
173
I am sure, 132
I am very sorry, 118
I am writing you, 98
I believe, 6
I can be, 173
I desired, 74
I do not believe, 202
I do not call, 254
I do not speak, 396
I do not want, 16
I do not wish, 6
I don't see, 400
I feel sure, 76
I find, 400
I found, 126
I have been able, 369
I have decided, 295
I have had, 243
I have not been able,
118
I have written, 97
I hope that, 99

I hope that the, 161
I hope this, 178
I hope you will, 36
I may be, 161
I mean to say, 421
I might be, 99
I regard, 343
I regret, 305
I should like to have,
104
I thank you for your
letter, 104
I think, 212
I trust that, 74
I want, 11
I want you, 227
I was, 298
I wish to call your
attention, 215
I wish to inform you,
78
I wish to say, 36
I wish to send, 382
I would advise you,
385
I would like to see,
224
Idaho, 180
idea, 182
ideal, 310
ideals, 213
ideas, 368
identical, 318
identify, 386
if it is, 50
if it is not, 23
if it isn't, 143
if possible, 62
if there is, 178
if they are not, 24
if they can, 424
if they do not, 19
if we are not, 263
if we didn't, 290
if we do not, 18
if you can, 207
if you cannot, 176
if you care, 299
if you decide, 208
if you desire, 51
if you did, 152
if you do not, 277

- if you find, 247
 if you have, 73
 if you have not, 101
 if you have the, 4
 if you think, 145
 if you want, 154
 if you will let us, 267
 if you will return, 208
 if you will send us, 69
 if you will write, 225
 if you will write us, 50
 if you wish, 9
 if you would like, 131
 if you would see, 371
 if you write us, 75
 ignored, 143
 illegal, 312
 Illinois, 27
 illness, 182
 illustrate, 240
 illustrated, 41
 illustrates, 97
 illustrating, 169
 illustrations, 217
 imagination, 99
 imagine, 451
 immeasurably, 317
 immediate attention, 112
 immediate considera-
 tion, 203
 immense, 316
 impaired, 282
 impartial, 416
 imperative, 156
 imperfect, 268
 implies, 214
 imported, 49
 importers, 436
 importing, 65
 impose, 437
 imposed, 339
 impossible, 7
 impracticable, 443
 impractical, 383
 impress, 348
 impressed, 199
 impression, 22
 impressions, 238
 impressive, 218
 improbable, 403
 improvements, 371
 impulses, 426
 in a day or two, 165
 in a few days, 198
 in a position, 42
 in accordance, 48
 in addition, 26
 in advance, 73
 in answer to your
 letter, 102
 in any way, 38
 in connection, 99
 in every respect, 332
 in every way, 5
 in fact, 13
 in favor, 74
 in first class, 79
 in first-class con-
 dition, 4
 in good condition, 44
 in mind, 243
 in order, 154
 in order that, 9
 in order to be, 282
 in order to permit,
 254
 in order to prevent,
 350
 in order to prove,
 397
 in our letter, 272
 in our line, 228
 in position, 235
 in question, 129
 in receipt, 263
 in regard to the mat-
 ter, 388
 in reply to your
 letter, 34
 in response, 67
 in response to your
 letter, 35
 in spite, 56
 in such a way, 181
 in such instances, 222
 in the market, 30
 in the matter, 45
 in the meantime, 51
 in the near future, 14
 in the world, 89
 in themselves, 413
 in this case, 250
 in this connection,
 130
 in this country, 358
 in this instance, 58
 in this matter, 34
 in this territory, 295
 in this way, 231
 in touch, 278
 in your letter, 163
 in your lines, 172
 in your territory, 207
 inability, 63
 inaccurate, 358
 inactive, 12
 inadequate, 241
 inasmuch as, 226
 inattention, 50
 incentive, 410
 incident, 32
 incidentally, 197
 incitement, 440
 include, 29
 included, 37
 includes, 369
 including, 82
 income, 225
 incomes, 114
 incomparable, 269
 incomplete, 402
 incompleteness, 432
 inconceivable, 426
 inconvenience, 102
 inconvenienced, 94
 inconvenient, 218
 incorrectly, 218
 increased, 371
 increases, 231
 incurred, 427
 indebtedness, 22
 indeed, 32
 indefinite, 432
 indefinitely, 205
 indelible, 99
 independence, 124
 independent, 406
 index, 418
 Indiana, 55
 Indianapolis, 117
 indicate, 51
 indicated, 34
 indicates, 73
 indicating, 237
 indication, 105
 indications, 384
 indifference, 214
 indifferent, 115
 indirectly, 410
 indiscriminate, 391
 indispensable, 126
 indispositions, 231
 individual, 211
 individuality, 385
 individually, 419
 individuals, 110
 indorse, 436
 indorsed, 39
 indorsee, 441
 indorsement, 266
 induce, 132
 inducements, 88
 indulge, 167
 indulgence, 284
 industrial, 252
 industries, 322
 industrious, 106
 industry, 252
 inefficient, 450
 inertia, 425
 inevitable, 130
 inevitably, 382
 inexact, 432
 inexpensive, 86
 inexperience, 113
 inexperienced, 375
 informal, 213
 information, 11
 informed, 372
 infraction, 378
 infrequent, 87
 inheritance, 374
 initial, 227
 initiative, 392
 injuries, 215
 injustice, 146
 inner, 10
 innings, 232
 inquire, 170
 inquiries, 30
 inquiring, 12
 inquiry, 125
 insert, 377
 inserted, 46
 insertion, 115
 inside, 84

- insignificant, 402
 insist, 285
 insistent, 24
 insisting, 98
 inspect, 19
 inspected, 318
 inspection, 26
 inferior, 33
 installations, 104
 installed, 55
 installing, 306
 instalment, 41
 instances, 348
 instant, 168
 instantly, 403
 instead, 40
 instill, 366
 instincts, 420
 institute, 52
 institution, 252
 institutions, 240
 instruct, 31
 instructed, 23
 instruction, 201
 instructions, 61
 instructors, 323
 instrument, 397
 insufficient, 116
 insurance companies, 360
 insurance company, 67
 insurance department, 313
 insurance departments, 132
 integrity, 122
 intellect, 381
 intellectual, 252
 intelligence, 407
 intelligent, 50
 intelligently, 340
 intend, 45
 intended, 142
 intending, 442
 intense, 360
 intensely, 275
 intensifying, 294
 intensive, 243
 intent, 425
 intention, 77
 intentionally, 344
 interchange, 460
 intercommunication, 295
 interest, 8
 interested, 55
 interesting, 250
 interests, 66
 interfered, 152
 interference, 442
 interfering, 132
 interior, 63
 internal, 461
 international, 401
 interpretation, 416
 interrogation, 399
 interrupt, 422
 interrupted, 441
 interruption, 119
 intervals, 87
 intervention, 238
 interview, 16
 interviews, 438
 intimate, 35
 intimately, 385
 into consideration, 305
 introduce, 97
 introduced, 409
 introduces, 46
 introducing, 197
 introduction, 227
 intuition, 238
 invaluable, 340
 invariably, 251
 invention, 399
 inventory, 75
 invest, 38
 invested, 25
 investigate, 79
 investigated, 54
 investigating, 129
 investigation, 33
 investing, 448
 investment, 54
 investments, 42
 investor, 250
 investors, 54
 invests, 427
 invitation, 52
 invited, 7
 invoice, 245
 involve, 112
 involved, 108
 involves, 408
 involving, 397
 Iowa, 41
 Iowa City, 300
 iron, 165
 irresistibly, 325
 irrespective, 236
 irrigated, 316
 islands, 303
 issuance, 381
 issue, 37
 issued, 178
 issues, 119
 issuing, 81
 it has been, 4
 it is not, 53
 it is understood, 88
 it may be, 425
 it may be possible, 308
 it might be, 178
 it must be, 187
 it seems to be, 251
 it seems to me, 12
 it was, 267
 it will be necessary, 187
 it will not be necessary, 83
 it would, 251
 it would be, 3
 it would be necessary, 288
 it would not be, 85
 item, 15
 itemized, 415
 items, 55
 Ithaca, 7
 itineraries, 293
 itinerary, 303
 itself, 359
 J
 Jacksonville, 162
 Jamaica, 86
 Jamestown, 120
 Janesville, 120
 jerks, 164
 Jersey City, 121
 jeweler, 169
 jewelry, 29
 Johnstown, 132
 join, 190
 joined, 128
 joining, 305
 jointly, 452
 joints, 89
 Joplin, 98
 journal, 277
 journalistic, 223
 journals, 330
 journey, 303
 judgment, 9
 judicious, 148
 July, 56
 jump, 405
 June, 67
 jurist, 125
 just, 145
 justice, 418
 justifiable, 338
 justification, 326
 justified, 118
 justifies, 326
 justly, 388
 K
 Kansas, 141
 Kansas City, Missouri, 133
 Kentucky, 14
 kept, 14
 kindly, 176
 kindly let us know, 247
 kindness, 84
 kinds, 179
 King, 167
 Kingdom, 309
 kinsmen, 408
 Kling-slug, 164
 knowledge, 64
 Knoxville, 43
 L
 La Crosse, 84
 laboratory, 392
 lacquer, 226
 Lafayette, 72
 Lambert, 69
 Lancaster, 275

- landsman, 401
 language, 438
 Lansing, 157
 lapsed, 336
 lapsing, 350
 larder, 321
 large, 18
 large number, 271
 largely, 149
 larger, 157
 larger number, 387
 largest, 114
 last, 162
 last month, 5
 last week, 233
 last year, 76
 lasting, 283
 lastingly, 198
 later than, 285
 latest, 30
 launch, 426
 laundry, 165
 lawyer, 173
 lawyers, 311
 laxness, 388
 layout, 377
 lazy, 41
 leader, 216
 leaders, 252
 leadership, 329
 leaflet, 35
 leaflets, 91
 leagues, 416
 leakage, 268
 learn, 192
 leather, 208
 lecture, 355
 lectures, 53
 ledger, 377
 legal, 311
 legal department,
 45
 legally, 112
 legion, 282
 legislation, 437
 leisure, 198
 leisurely, 293
 lend, 276
 length, 217
 Lenox, 333
 Leonia, 309
 less than, 152
 lessen, 438
 lessened, 310
 lesson, 454
 let us, 11
 letterheads, 221
 Lexington, 96
 liabilities, 448
 liability, 105
 liable, 30
 liberal, 201
 liberally, 240
 liberty, 25
 Liberty Square, 351
 librarian, 53
 libraries, 303
 library, 85
 license, 389
 licensed, 436
 licenses, 182
 life, 214
 life insurance com-
 panies, 121
 lifetime, 89
 likely, 53
 likewise, 439
 Lima, 88
 limited, 25
 limitless, 457
 Lincoln, 4
 line of business, 35
 line of credit, 283
 line of goods, 134
 linens, 127
 lines, 46
 lines of business, 362
 lines of goods, 12
 linings, 49
 link, 79
 Linograph, 389
 Linographs, 389
 linoleum, 222
 linotype, 157
 liquidating, 284
 listen, 147
 lists, 135
 lists, 218
 literally, 334
 literary, 379
 literature, 52
 lithographed, 221
 loaned, 270
 local, 30
 localities, 346
 location, 391
 locality, 134
 locate, 43
 located, 66
 location, 184
 locations, 237
 logically, 343
 London, 206
 Londoner, 197
 Long Island, 86
 long past due, 19
 long time, 425
 long time ago, 177
 longer, 98
 lookout, 423
 looks, 151
 Los Angeles, Califor-
 nia, 226
 loses, 456
 losing, 180
 lost, 399
 loudest, 265
 Louisiana, 62
 Louisville, Kentucky,
 204
 loveliest, 369
 Lowell, 381
 lower than, 11
 lowest, 28
 loyal, 91
 loyalty, 92
 lumber, 89
 lunatic, 453
 luncheon, 229
 luster, 407
 luxuries, 231
 luxurious, 239
 luxury, 169
 Lynchburg, 17
 Lynn, 322
- M**
- machine, 40
 machinery, 164
 Madison, 17
 Madison Avenue,
 103
 magazine, 40
 magazines, 363
 mail order, 433
 mailings, 365
 mail-order depart-
 ment, 218
 mails, 190
 Maine, 44
 mainly, 94
 maintain, 151
 maintained, 79
 maintenance, 361
 maintaining, 436
 maintains, 240
 major, 342
 majority, 59
 Malden, 99
 managed, 274
 management, 133
 manager, 14
 Manchester, New
 Hampshire, 21
 manifest, 402
 manifested, 125
 manifestly, 337
 manifold, 445
 manner, 201
 manual, 200
 manufacture, 235
 manufactured, 71
 manufacturer, 49
 manufacturers, 56
 manufacturing, 66
 manuscript, 429
 many others, 118
 many things, 92
 many years, 99
 mar, 153
 margin, 25
 Marion, 239
 marked, 280
 market, 359
 Martin, 215
 marvel, 325
 Maryland, 58
 Massachusetts, 5
 Massachusetts
 Avenue, 384
 master, 377
 mastered, 134
 mastery, 446
 material, 40
 materialized, 263
 materially, 333
 materials, 48

- matter, 4
- matters, 124
- mature, 343
- matured, 177
- maturing, 212
- maturity, 23
- maximum, 359
- Maynard, 287
- Maynards, 203
- meagerly, 431
- meaning, 399
- meanings, 445
- means, 197
- meant, 446
- meantime, 160
- measure, 121
- measured, 410
- measurements, 34
- measures, 451
- mechanical, 154
- mechanism, 428
- medallion, 269
- media, 390
- medical, 211
- medicine, 446
- medium, 13
- mediums, 107
- meetings, 213
- member, 52
- members, 55
- membership, 92
- memorandum, 85
- memories, 294
- Memphis, Tennessee, 21
- men and women, 259
- menace, 434
- mend, 202
- mental, 413
- mentally, 406
- mention, 10
- mentioned, 163
- mercantile, 333
- merely, 36
- Meridian, 26
- merit, 201
- merits, 97
- message, 76
- messages, 116
- messenger, 31
- Messrs., 69
- metal, 63
- metallic, 414
- metals, 244
- meted, 416
- meter, 20
- method, 28
- methods, 57
- metropolitan, 30
- Miami, 31
- Michigan, 122
- might, 8
- might be, 29
- might be able, 384
- mighty, 143
- mileage, 52
- miles, 4
- millions, 121
- Milwaukee, 142
- mind, 6
- minds, 124
- minimize, 387
- minimized, 449
- minimum, 287
- Minneapolis, Min-
nesota, 31
- Minnesota, 97
- minor, 134
- minutes, 395
- miracle, 214
- miraculous, 214
- miscarried, 53
- misdirected, 162
- misfiling, 357
- misfortune, 399
- Mississippi, 26
- Missouri, 8
- mistake, 20
- mistaken, 347
- mistakes, 382
- misunderstanding, 7
- mixtures, 198
- Mobile, 30
- models, 239
- moderate, 12
- moderated, 191
- moderately, 88
- modern, 6
- modest, 247
- modesty, 413
- molding, 336
- moment, 11
- moments, 452
- Monday morning, 18
- money, 240
- money order, 253
- monograms, 280
- monopolized, 435
- monopoly, 184
- Montana, 8
- Montgomery, 346
- month, 205
- monthly, 31
- months, 249
- Montreal, 303
- more and more, 130
- more or less, 182
- more than, 20
- moreover, 345
- morning, 13
- mortgage, 104
- motive, 401
- motor, 52
- motorist, 110
- motorists, 142
- motors, 370
- Mount Vernon, 317
- mountains, 303
- movement, 70
- movements, 79
- moves, 187
- multigraph, 359
- multiplication, 433
- multiplying, 396
- Muncie, 234
- municipal, 358
- munitions, 94
- Muskogee, 40
- must be, 358
- must be done, 388
- must have, 240
- mutual, 56
- mutually, 82
- my attention, 302
- my dear Mr., 162
- my understanding, 207
- myself, 266
- N
- namely, 146
- names, 4
- narrative, 157
- Nashua, 24
- Nashville, Tennes-
see, 32
- national, 124
- natural, 203
- naturally, 83
- nature, 12
- nearest, 204
- nearly, 226
- neatness, 425
- Nebraska, 4
- necessarily, 114
- necessary, 3
- necessitated, 376
- necessities, 168
- necessity, 29
- needed, 306
- needless, 380
- neglect, 13
- neglected, 142
- negligent, 206
- negligible, 375
- negotiable, 70
- neighborhood, 14
- nervous, 426
- nervousness, 200
- nevertheless, 281
- New Bedford, 32
- New England, 39
- New Hampshire, 24
- New Haven, 54
- New Jersey, 9
- New Orleans, 62
- New Rochelle, 320
- New York, 3
- New York Central,
91
- New York City,
13
- Newark, 36
- Newburgh, 293
- newest, 197
- newly, 327
- next few days, 101
- next month, 207
- next time, 156
- next week, 223
- next year, 185
- nicely, 181
- no doubt, 25
- no longer, 64
- no matter, 202
- no one, 283
- nobler, 453
- nominal, 163
- non-payment, 163

nonplused, 428
 Norfolk, 60
 normal, 100
 North Carolina, 9
 North Little Rock, 34
 northern, 460
 Norwich, 171
 not only, 38
 notarized, 204
 notary, 436
 notation, 194
 noteworthy, 335
 noticeable, 199
 noticed, 425
 notification, 218
 notified, 8
 notify, 91
 notifying, 245
 notwithstanding, 128
 novel, 379
 November, 95
 nowhere, 231
 nullify, 322
 number, 15
 No. 90, 109
 numbered, 208
 numbering, 28
 numbers, 53
 numeric, 418
 numerous, 204

O

Oakland, 62
 object, 108
 objections, 422
 obligate, 240
 obligated, 182
 obligating, 38
 obligation, 119
 obligations, 6
 obscurity, 432
 observance, 421
 observations, 422
 observe, 381
 observed, 333
 observing, 404
 obsolescence, 325
 obstacles, 399
 obtain, 111
 obtainable, 210
 obtained, 18
 obtaining, 173

obvious, 419
 obviously, 288
 occasional, 397
 occasionally, 210
 occasioned, 167
 occupation, 286
 occupations, 460
 occupied, 309
 occupies, 413
 occupy, 178
 occupying, 302
 occur, 367
 occurred, 80
 occurrence, 114
 occurs, 6
 ocean, 316
 October, 98
 of, 121
 of course, 77
 of last week, 280
 of next month, 118
 of next week, 156
 of this city, 84
 of this kind, 282
 of your account, 5
 of your order, 193
 offer, 40
 offered, 350
 offering, 354
 offerings, 186
 offers, 78
 officer, 298
 officers, 111
 offices, 442
 official, 92
 officials, 111
 often, 191
 Ohio, 6
 Oklahoma, 40
 Oklahoma City, 47
 old, 14
 older, 400
 oldest, 249
 Omaha, Nebraska,
 70
 on account, 35
 on account of the, 61
 on account of this,
 307
 on hand, 62
 on or before, 123
 on our books, 144
 on our lines, 74
 on our part, 315
 on receipt, 179
 on such, 416
 on that date, 23
 on the contrary, 20
 on the market, 42
 on the matter, 55
 on the other hand,
 60
 on the subject, 204
 on your account, 150
 once in a while, 142
 once more, 266
 one hundred, 73
 one of our, 42
 one of the, 13
 one of the best, 24
 one of the most, 275
 one of these, 164
 one or two, 446
 one thousand, 145
 Ontario, 308
 open, 22
 opened, 62
 opening, 391
 operate, 265
 operated, 308
 operating, 134
 operation, 97
 operations, 120
 operators, 306
 opinion, 103
 opportune, 276
 opportunities, 405
 opportunity, 110
 oppose, 433
 opposed, 437
 oppression, 418
 optimism, 457
 orange, 65
 oranges, 91
 oratorical, 213
 order blank, 210
 order blanks, 433
 order department, 21
 orderliness, 425
 orderly, 425
 ordinarily, 57
 ordinary, 165
 organism, 425
 organs, 330

original, 79
 originated, 403
 other, 295
 other things, 232
 others, 408
 otherwise, 213
 Ottawa, 308
 ought to be, 446
 our line of goods,
 73
 our understanding,
 148
 ourselves, 63
 out of date, 18
 out of the city, 69
 out of the way, 17
 out of town, 7
 outcome, 458
 outdoors, 316
 outfit, 18
 outfits, 310
 outlasts, 105
 outlay, 255
 outlets, 188
 outlined, 92
 outlining, 275
 outlook, 201
 output, 62
 outright, 284
 outside, 35
 outstanding, 151
 outdoor, 386
 over and over again,
 268
 over our, 248
 over the world, 257
 over with, 340
 overcharges, 333
 overcome, 432
 overdrawn, 206
 overdue, 33
 overlooked, 8
 overread, 20
 overseas, 366
 oversight, 44
 oversubscribed, 332
 overtaxed, 100
 overwhelming, 154
 owes, 256
 owing, 268
 owner, 183
 owners, 10

ownership, 183
oxfords, 169

P

p.m., 47
package, 47
packages, 225
packed, 67
Paducah, 73
paid, 5
painfully, 453
painstaking, 361
painting, 226
paints, 84
pajamas, 280
palm, 177
pamphlet, 42
paragraph, 10
parcel post, 109
parcels, 28
pardon, 42
parents, 178
Parisian, 297
park, 265
Parkersburg, 71
part, 437
partake, 314
partial, 335
participants, 213
participated, 377
participations, 380
particularly, 43
particulars, 182
parties, 397
partners, 427
partnerships, 426
parts, 302
party, 57
passenger, 308
passengers, 186
past year, 266
patents, 131
Paterson, 9
pathetic, 396
patriotic, 418
patriotism, 458
patriots, 421
patron, 51
patronage, 19
patronize, 168
patronized, 19
patrons, 32

pattern, 221
pattern department, 190
patterns, 179
payable, 55
payment, 21
payments, 189
peculiar, 25
peculiarities, 420
Peekskill, 39
peerless, 97
penalties, 437
penalty, 417
pending, 204
penmanship, 431
Pennsylvania, 3
people, 50
peoples, 416
Peoria, 33
per barrel, 268
per thousand, 230
perceive, 177
percentage, 114
perfect, 37
perfected, 387
perfectly, 8
perform, 379
performance, 371
performed, 214
performing, 412
performs, 390
perfunctory, 201
perhaps, 8
period, 44
periodic, 218
periodical, 159
periodically, 448
periodicals, 53
periods, 460
permanent, 82
permanently, 457
permission, 29
permit, 176
permitted, 58
perplexing, 334
persist, 399
persistence, 128
persistent, 353
personal, 80
personal attention, 67
personalities, 115

personality, 135
personally, 95
personnel, 370
persons, 423
perspective, 459
pertaining, 348
pessimists, 457
Philadelphia, 10
Phoenix, 90
photographic, 318
photographs, 331
physical, 120
physically, 406
pianist, 413
pictorial, 456
picture, 62
pictured, 79
picturesque, 317
pioneer, 380
pious, 433
Pittsburgh, 94
Pittsfield, 5
Plainfield, 75
plaintiff, 9
planograph, 318
plant, 348
plants, 424
pleasant, 71
please let me know, 9
please understand, 185
pleasingly, 266
pleasure, 12
pleasures, 231
plenty, 165
plumbers, 310
Plymouth, 310
pocket, 230
point of view, 434
points, 51
policies, 67
policy, 32
political, 202
politicians, 384
poor, 25
poorly, 110
popular, 217
popularity, 360
popularize, 459
population, 214

populations, 460
port, 358
Port Huron, 358
portable, 341
porter, 31
portion, 307
Portland, 44
ports, 293
Portsmouth, 80
position, 6
positions, 277
positive, 9
possess, 119
possessed, 401
possession, 69
possessions, 317
possible, 168
possibilities, 404
possibility, 15
possibly, 49
post, 205
post office, 442
post offices, 440
postage, 25
postal, 172
postal card, 28
posted, 252
poster, 388
posterity, 421
posters, 232
postcard, 38
post-graduate, 251
postmaster, 442
postpaid, 24
postpone, 17
potential, 364
Poughkeepsie, 174
poverty, 457
power, 60
power of attorney, 435
powerful, 449
powers, 437
practicable, 440
practical, 29
practically, 42
practice, 108
practices, 388
preachment, 227
precaution, 91
precautions, 333

- preceded, 389
 preceding, 428
 precisely, 375
 predicated, 453
 predominates, 439
 prefer, 133
 preference, 208
 preferred, 192
 prefers, 414
 preliminary, 413
 prelude, 413
 prematurely, 423
 premium, 78
 prepaid, 236
 preparation, 113
 prepare, 269
 prepared, 13
 prepares, 406
 prescribed, 55
 prescription, 200
 presence, 460
 present, 284
 presentation, 318
 presented, 23
 presenting, 264
 presents, 350
 preservation, 357
 preserve, 452
 preserved, 450
 preserving, 192
 presided, 110
 president, 124
 pressingly, 421
 prestige, 317
 presume, 6
 pretenses, 456
 prevail, 232
 prevailed, 347
 prevailing, 63
 prevent, 10
 prevented, 388
 prevents, 357
 previous, 132
 price list, 147
 priceless, 158
 pride, 240
 primarily, 448
 primitive, 444
 print, 66
 printed, 84
 principal, 65
 prior, 103
 private, 7
 privilege, 109
 privileged, 69
 privileges, 121
 probability, 28
 probable, 113
 probably, 94
 probate, 389
 problem, 18
 problems, 52
 procedure, 334
 proceed, 280
 proceeds, 411
 process, 79
 processes, 428
 procurable, 50
 procure, 16
 procuring, 207
 producer, 455
 produces, 401
 producing, 353
 product, 35
 production, 120
 productive, 272
 products, 147
 professional, 121
 professionally, 334
 proficiency, 242
 proficient, 408
 profit, 11
 profitable, 79
 profits, 147
 program, 52
 programs, 350
 progress, 214
 progresses, 365
 progressing, 242
 progressive, 290
 prohibitive, 225
 project, 71
 projects, 373
 prominent, 304
 prominently, 175
 promise, 162
 promised, 43
 promises, 98
 promissory, 414
 promote, 106
 promoted, 382
 promoting, 253
 promotion, 282
 prompt, 168
 prompt and careful
 attention, 83
 prompt attention, 66
 prompted, 340
 promptly, 14
 promptness, 126
 prompts, 251
 pronunciation, 445
 proper, 150
 properly, 34
 properties, 319
 property, 15
 proportion, 192
 proportionate, 256
 proportions, 190
 propose, 129
 proposed, 39
 proposition, 166
 proprietor, 433
 prospect, 116
 prospective, 30
 prospects, 91
 prospectus, 379
 prosperity, 6
 prosperous, 46
 protect, 63
 protection, 70
 protects, 362
 protest, 23
 proud, 115
 prove, 302
 proved, 131
 proverbs, 25
 proves, 218
 provide, 218
 provided, 37
 Providence,
 217
 provides, 213
 providing, 269
 province, 313
 proving, 134
 provision, 406
 provisions, 421
 prudent, 123
 P. S., 149
 psychological, 343
 psychology, 425
 publicity, 107
 publisher, 429
 pulleys, 164
 pumps, 110
 punctured, 233
 punish, 41
 purchase, 239
 purchased, 5
 purchases, 7
 purchasing, 354
 purchasing depart-
 ment, 439
 purity, 435
 purpose, 83
 purposes, 69
 pursuit, 327
 pursuits, 200
 push, 399
 pushing, 299
- ## Q
- quaint, 86
 qualification, 312
 qualifications, 6
 qualified, 106
 qualities, 399
 quality, 251
 quantities, 120
 quarter, 288
 quarterly, 247
 Quebec, 303
 quest, 327
 questionnaire, 246
 questionnaires, 339
 quickening, 407
 quickest, 155
 quickly, 148
 quiet, 135
 Quincy, 42
 quite, 131
 quite understand, 8
 quitting, 164
 quota, 241
 quotation, 57
 quotations, 63
 quote, 49
 quoted, 16
- ## R
- Racine, 22
 radiates, 317
 radiators, 310
 radical, 375
 radically, 371
 radio, 307

- railway company, 51
- ranging, 277
- rapid, 185
- rapidly, 11
- rapids, 303
- rarest, 399
- rather, 17
- rather than, 217
- rational, 413
- reactions, 290
- readily, 171
- readiness, 89
- Reading, 262
- real estate, 15
- real estate depart-
ment, 315
- realities, 433
- reality, 76
- realize, 5
- realizes, 452
- realizing, 130
- really, 86
- rearranging, 327
- reason, 5
- reasonable, 19
- reasonably, 87
- reasons, 251
- recall, 31
- receipt, 8
- receipted, 104
- receipts, 104
- receiverships, 284
- receives, 53
- recently, 80
- rechecked, 333
- recipe, 155
- recipient, 251
- reciprocate, 72
- recited, 352
- reckless, 67
- reclaim, 268
- recognition, 312
- recognize, 252
- recognized, 308
- recognizes, 365
- recommend, 26
- recommendation, 65
- recommendations, 61
- recommended, 107
- recommending, 114
- recommends, 295
- reconsider, 355
- rectify, 236
- rectifying, 413
- recurrence, 354
- recurs, 421
- redeemed, 340
- redirect, 162
- reduce, 405
- reduced, 147
- reduction, 16
- referendum, 462
- referred, 179
- refined, 232
- refinement, 150
- refinements, 226
- reflect, 206
- reflects, 150
- refrained, 298
- refund, 170
- refunded, 5
- refunds, 309
- refuse, 282
- refused, 209
- regained, 35
- regardless, 90
- regards, 415
- regions, 460
- register, 52
- registered, 286
- registration, 203
- regret, 16
- regret that, 366
- regular, 57
- regularly, 171
- regulated, 451
- regulation, 414
- regulations, 186
- reinstatement, 255
- relating, 13
- relations, 45
- relationship, 47
- relationships, 391
- relative, 16
- relatively, 381
- reliability, 125
- reliable, 111
- relief, 135
- religion, 421
- religiously, 422
- reluctance, 382
- remain, 205
- remainder, 337
- remaining, 57
- remains, 12
- remarkable, 99
- remarkably, 248
- remarks, 117
- remedy, 164
- remember, 5
- remembered, 439
- remembrances, 340
- remind, 122
- reminded, 419
- reminder, 152
- reminders, 25
- remit, 80
- remittance, 245
- remittances, 440
- remitting, 61
- remodeling, 276
- removable, 210
- remove, 198
- render, 110
- rendered, 9
- rendering, 203
- renders, 431
- renew, 40
- renewable, 208
- renewal, 40
- renewals, 237
- renewed, 202
- rent, 227
- rental, 152
- rentals, 247
- rented, 279
- renting, 206
- reopened, 249
- repaid, 19
- repair, 77
- repairing, 301
- repealed, 422
- repeat, 159
- repeated, 214
- repetition, 97
- replace, 233
- replacement, 12
- replacements, 287
- replete, 324
- reporter, 358
- representation, 195
- representative, 18
- representatives, 313
- represents, 377
- reprint, 177
- reproduced, 338
- reproduction, 68
- reproductions, 363
- reputable, 384
- reputation, 204
- request, 14
- requested, 39
- requesting, 60
- requests, 379
- require, 92
- required, 126
- requirement, 52
- requirements, 12
- requires, 79
- requiring, 18
- requisite, 382
- requisites, 341
- rerating, 178
- resale, 346
- research, 300
- research department, 330
- resemble, 431
- resentment, 238
- reservation, 229
- reservations, 186
- reserve, 42
- residing, 442
- resignation, 158
- resistance, 107
- resisting, 406
- resold, 37
- resolutions, 314
- resort, 358
- resources, 241
- respectfully, 57
- respectfully yours, 12
- respecting, 339
- respects, 420
- respond, 87
- responded, 377
- response, 19
- responsibilities, 125
- responsibility, 97
- responsible, 143
- rest, 417
- restore, 89
- restrict, 213
- restricted, 87
- restrictions, 381
- result, 28

- resultant, 214
 - resulted, 51
 - resulting, 130
 - results, 82
 - resume, 195
 - resumé, 328
 - resumption, 280
 - retail, 48
 - retailer, 228
 - retailers, 61
 - retailing, 449
 - retain, 20
 - retaining, 361
 - revarnishing, 226
 - revealed, 422
 - revelation, 165
 - revenue, 326
 - revenues, 89
 - reverse, 342
 - reversed, 9
 - reviewed, 366
 - reviewing, 245
 - reviews, 129
 - revising, 234
 - revision, 218
 - revive, 327
 - revolution, 359
 - revolutionize, 322
 - Reynolds, 163
 - Rhode Island, 217
 - richest, 316
 - Richmond, 222
 - Ridgefield, 368
 - ridiculous, 259
 - rightfully, 70
 - rightly, 382
 - rightness, 334
 - rights, 262
 - rigid, 406
 - ripen, 223
 - risks, 132
 - rival, 427
 - Riverdale, 286
 - Roanoke, 291
 - Robert, 167
 - Rochester, New York, 215
 - rooms, 229
 - rotation, 260
 - rounding, 395
 - routed, 187
 - routes, 303
 - routine, 125
 - rubber, 154
 - rubbers, 176
 - rudeness, 32
 - rule, 167
 - rules, 269
 - rulings, 9
 - rung, 446
 - rural, 441
 - rush, 44
 - Rutland, 127
- S**
- Sacramento, 7
 - sacrifice, 336
 - sadly, 407
 - safeguarded, 404
 - safeguards, 258
 - St. Lawrence, 303
 - St. Louis, Missouri, 44
 - St. Paul, Minnesota, 38
 - salability, 216
 - salary, 356
 - Salem, 159
 - sales, 180
 - sales department, 134
 - sales manager, 34
 - salesman, 11
 - salesmen, 386
 - salespeople, 292
 - saleswoman, 36
 - Salt Lake City, 115
 - salvation, 240
 - same kind, 121
 - sample, 36
 - samples, 75
 - San Antonio, 155
 - San Diego, 81
 - San Francisco, California, 172
 - San Jose, 88
 - San Pedro, 5
 - sanitariums, 316
 - Saranac, 260
 - Saratoga, 303
 - Saratoga Avenue, 110
 - satisfaction, 158
 - satisfactorily, 181
 - Saturday, 115
 - savagery, 452
 - savages, 444
 - Savannah, 24
 - savings, 151
 - savings department, 315
 - scarcely, 387
 - scarcity, 61
 - schedule, 66
 - scheduled, 377
 - schedules, 303
 - Schenectady, 323
 - school, 269
 - schools, 249
 - sciences, 52
 - scientific, 251
 - scientists, 252
 - scores, 86
 - Scranton, Pennsylvania, 230
 - scratched, 62
 - search, 267
 - searched, 191
 - Seattle, 150
 - second, 25
 - secondhand, 76
 - secretarial, 243
 - secretary, 327
 - secure, 28
 - secured, 46
 - securely, 167
 - securing, 16
 - securities, 204
 - security, 208
 - Sedalia, 56
 - sedan, 76
 - seems to be, 7
 - seized, 344
 - seldom, 148
 - select, 198
 - selected, 51
 - selecting, 179
 - selection, 115
 - selections, 56
 - self-addressed, 125
 - self-development, 118
 - self-evident, 112
 - selfish, 115
 - self-sacrifice, 407
 - sellers, 174
 - selling, 201
 - semester, 243
 - semimonthly, 330
 - senator, 238
 - sender, 440
 - sending this, 377
 - senior, 298
 - sensational, 219
 - sensed, 459
 - sensible, 231
 - sentiment, 49
 - sentiments, 339
 - separate, 131
 - serge, 197
 - series, 337
 - serious, 121
 - serious consideration, 12
 - seriously, 151
 - serve, 180
 - served, 183
 - service, 226
 - service company, 126
 - service department, 366
 - serviceable, 131
 - serving, 368
 - settlement, 82
 - several, 8
 - several days, 87
 - several days ago, 62
 - several months, 17
 - several thousand, 449
 - several times, 171
 - several weeks, 175
 - several weeks ago, 17
 - several years, 202
 - severance, 441
 - severe, 25
 - severely, 437
 - sewed, 167
 - sexes, 324
 - share, 11
 - shared, 438
 - shares, 256
 - Sherman, 370
 - shipment, 37
 - shipments, 192

- shipping department, 51
- shirts, 167
- shoe department, 36
- shopworn, 189
- short, 292
- short distance, 69
- short time, 11
- short time ago, 228
- short while, 166
- short year, 328
- shortage, 50
- shorthand, 27
- shortly, 40
- short-term, 223
- should be done, 145
- should be made, 95
- should have been, 197
- should like to be able, 37
- shoulders, 373
- showrooms, 133
- shunning, 435
- sickness, 215
- sides, 270
- signature, 106
- signed, 47
- significance, 461
- significant, 336
- signing, 278
- silent, 386
- silverware, 317
- similar, 67
- simple, 431
- simplest, 406
- simplicity, 314
- simplifying, 294
- simply, 13
- sincere, 156
- sincerely, 12
- sincerely yours, 191
- sincerity, 223
- single, 416
- situated, 26
- situation, 89
- situations, 25
- size, 170
- sketches, 48
- skilled, 344
- skillful, 408
- sleepiness, 200
- slight, 102
- slightest, 21
- slightly, 189
- slippage, 164
- slogan, 373
- slowly, 406
- slugs, 157
- slunk, 457
- smaller, 441
- smallest, 420
- smart, 184
- smartly, 197
- smile, 256
- smiling, 399
- smoothness, 371
- so far as, 94
- so far as we know, 145
- so large, 427
- so long as, 231
- so many, 225
- so much as, 238
- so that, 18
- sold, 11
- solely, 92
- solemn, 453
- solicit, 46
- solicitor, 82
- solicitors, 129
- solicitous, 386
- solution, 18
- solve, 163
- solved, 412
- solvency, 414
- solves, 208
- some of our, 221
- some of the, 133
- some of them, 21
- some of these, 145
- some time ago, 37
- somebody, 68
- someone, 30
- someone else, 223
- something else, 379
- sometime, 74
- sometime ago, 234
- sometimes, 28
- somewhat, 60
- somewhere, 24
- sooner or later, 421
- sordidness, 413
- sort, 43
- sorts, 4
- sound, 70
- sounder, 404
- soundly, 265
- soundness, 271
- sounds, 184
- source, 74
- sources, 331
- South, 319
- South Bend, 156
- South Carolina, 101
- South Walnut Street, 234
- southeast, 112
- southern, 293
- spaghetti, 289
- spare, 218
- speakers, 124
- Speakograph, 341
- special, 18
- special attention, 177
- specialists, 286
- specialize, 338
- specialized, 295
- specializing, 11
- specially, 54
- specialties, 111
- specific, 231
- specifically, 299
- specifications, 433
- specified, 120
- specimen, 14
- specimens, 221
- speculation, 312
- speed, 128
- spend, 25
- spending, 415
- spent, 35
- spick, 425
- spiritually, 413
- splendid, 126
- Spokane, 339
- sponsoring, 387
- sport, 170
- sporting, 292
- spring, 127
- Springfield, 27
- square, 168
- staged, 219
- stagnant, 202
- stagnation, 458
- Stamford, 361
- stamina, 401
- stamped, 50
- stamping, 250
- stamps, 443
- stand, 142
- standard, 81
- standardization, 449
- standardizing, 306
- standards, 51
- standing, 247
- standpoint, 26
- stands, 337
- staple, 134
- start, 3
- started, 43
- starting, 185
- starvation, 452
- State of New York, 313
- statement, 123
- statements, 448
- staterooms, 187
- station, 26
- stationery, 224
- stations, 110
- statistical department, 381
- statistics, 435
- status, 205
- steadfastly, 310
- steadily, 23
- steady, 76
- steamer, 324
- steamers, 116
- steaming, 165
- steamship, 69
- stenographer, 27
- stenographers, 117
- stenographic, 354
- stenography, 242
- sterling, 317
- still, 209
- stimulate, 269
- stimulated, 174
- stimulus, 459
- stockbrokers, 458
- stocks, 260
- stomach, 200
- stop, 13
- stop-overs, 303

- stopped, 98
 - stopping, 266
 - storage, 88
 - straight, 458
 - straighten, 281
 - straightened, 177
 - straightening, 347
 - strange, 402
 - street, 234
 - strength, 296
 - strengthen, 71
 - strengthening, 400
 - strict, 72
 - strictest, 447
 - strictly, 7
 - strides, 348
 - strike, 173
 - strikes, 116
 - strive, 282
 - strong, 184
 - stronger, 259
 - strongest, 250
 - strongly, 59
 - struck, 302
 - structure, 447
 - struggle, 399
 - struggling, 431
 - student, 302
 - students, 118
 - studied, 65
 - studies, 126
 - study, 31
 - studying, 448
 - style, 133
 - styles, 30
 - subdivision, 444
 - subject, 88
 - subjected, 378
 - subjects, 65
 - submit, 84
 - submitted, 187
 - subnormal, 384
 - subscribe, 223
 - subscriber, 264
 - subscribers, 118
 - subscription, 40
 - subscription blank, 118
 - subscriptions, 296
 - subsequent, 236
 - subsequently, 199
 - substantial, 76
 - substitute, 173
 - substitutes, 210
 - suburbs, 328
 - succeed, 412
 - succeeded, 43
 - succeeding, 39
 - success, 107
 - successful, 114
 - successfully, 272
 - successive, 226
 - succumb, 259
 - such as, 226
 - suffer, 420
 - suffered, 369
 - suffering, 232
 - sufficient, 109
 - sufficiently, 119
 - suggestions, 404
 - suicidal, 375
 - suitable, 18
 - suite, 278
 - summary, 267
 - summer, 18
 - sums, 437
 - Sunday, 64
 - Sunday night, 377
 - superb, 368
 - supercilious, 434
 - superficial, 376
 - superintendent, 28
 - superior, 64
 - superiority, 134
 - superlative, 453
 - supervision, 199
 - supplement, 447
 - supplies, 162
 - supply, 89
 - supplying, 196
 - support, 91
 - supporter, 129
 - suppose, 196
 - supposed, 22
 - suppression, 437
 - supreme, 9
 - Supreme Court, 357
 - surety, 210
 - surface, 60
 - surmounts, 289
 - surpassed, 449
 - surplus, 249
 - surprised, 24
 - surprising, 425
 - surprisingly, 184
 - surround, 302
 - surroundings, 51
 - survive, 419
 - suspended, 18
 - suspenders, 47
 - swear, 421
 - sweetness, 316
 - swept, 31
 - swindler, 437
 - sworn, 436
 - symbol, 317
 - sympathetic, 434
 - sympathetically, 135
 - symptoms, 425
 - syndicate, 284
 - syndicates, 380
 - Syracuse, 195
 - systematic, 152
 - systems, 294
- T**
- table, 8
 - tabulated, 318
 - tactful, 114
 - Tacoma, 204
 - take care, 264
 - take pleasure, 251
 - taken, 437
 - talent, 119
 - talked, 400
 - talking, 295
 - Tallahassee, 149
 - Tampa, 224
 - taxation, 112
 - taxis, 203
 - teachers, 39
 - technical, 39
 - technically, 334
 - technique, 354
 - telegram, 202
 - telegrams, 395
 - telegraphing, 277
 - telephone, 23
 - telephones, 294
 - tell us, 131
 - tellers, 410
 - tells, 395
 - temperate, 460
 - temporarily, 276
 - temporary, 272
 - tempt, 327
 - temptation, 259
 - ten days, 45
 - ten years ago, 34
 - tenant, 68
 - tenants, 30
 - tend, 232
 - tendency, 258
 - Tennessee, 125
 - tentative, 277
 - tenure, 421
 - terminals, 69
 - termination, 250
 - terminology, 334
 - terms, 7
 - Terre Haute, 175
 - territorial, 460
 - testimonial, 84
 - Texas, 19
 - textbook, 302
 - thank you for the order, 150
 - thank you for your inquiry, 81
 - thank you for your kind, 339
 - thank you for your order, 59
 - thank you very much, 299
 - thanks, 57
 - that they are, 82
 - theater, 237
 - themselves, 35
 - theorists, 452
 - theory, 411
 - there has been, 125
 - there may be, 158
 - there must be, 5
 - there was, 32
 - there will be, 181
 - thereafter, 271
 - thereby, 58
 - therefore, 120
 - therein, 178
 - thereof, 207
 - thereupon, 36
 - these facts, 227
 - they are, 18
 - they are not, 64
 - they do not, 243
 - they had, 22

- they want, 173
they will, 75
they will be, 174
they would say, 259
thickest, 325
things, 10
think, 421
thinkers, 452
thinketh, 458
thinking, 335
thinks, 399
third, 128
thirty, 309
this morning, 31
this morning's, 77
this order, 244
this week, 294
this will be, 281
this year, 118
thoroughly, 29
thoroughness, 268
thoughtfulness, 389
thoughtlessness, 348
thousand, 318
thousands, 24
thrash, 291
threaten, 87
threatening, 20
\$300, 23
three months ago, 78
three or four, 212
threshold, 412
thrift, 230
thrifty, 258
throughout, 210
throw, 294
thrown, 179
thumb, 447
Thursday, 17
Thursday morning, 71
tidiest, 424
tinged, 406
tire, 10
tired, 41
tires, 51
title, 173
to any, 312
to be able, 99
to be done, 17
to become, 215
to call your atten-
tion, 258
to close, 181
to come, 265
to comply, 14
to consider, 101
to cover, 372
to do so, 29
to do this, 23
to furnish, 194
to get, 14
to give you, 34
to handle, 149
to him, 142
to inform you,
389
to know, 46
to learn, 42
to look, 169
to lose, 296
to make, 16
to make this, 338
to match, 8
to me, 161
to meet, 20
to miss, 16
to my, 299
to obtain, 173
to our letter, 31
to pay, 429
to place, 162
to push, 73
to receiving, 20
to report, 45
to say, 265
to secure, 83
to see, 222
to send us, 21
to send you, 55
to serve you, 10
to spend, 152
to supply, 3
to take advantage,
208
to take care, 69
to take up, 453
to tell, 240
to tell us, 143
to them, 4
to themselves, 201
to those, 292
to turn, 249
to understand, 145
to us, 3
to write us, 260
to your account, 245
to your attention, 38
tobacco, 378
today, 216
together, 24
Toledo, 48
tolerably, 217
tolerate, 421
tomb, 269
tomorrow, 132
tongues, 421
top, 410
topcoat, 144
topcoats, 209
topic, 124
topics, 114
touch, 166
tourists, 374
tours, 208
toward, 5
towards, 212
town, 175
towns, 403
traceable, 353
tractors, 164
trade, 11
trades, 445
trading, 176
traditions, 325
traffic, 436
trained, 27
trample, 421
transacted, 440
transaction, 13
transactions, 59
transcribe, 65
transfer, 160
transferable, 427
transferred, 47
transform, 413
transformation, 327
transmit, 345
transportation, 111
traveler, 76
traveler's, 257
traveling, 60
travels, 396
treasure, 327
treasured, 317
treated, 103
treatment, 82
tremendous, 348
trend, 56
trends, 258
Trenton, 298
trial, 13
tribute, 74
trimmings, 179
triumph, 413
tropical, 460
trouble, 19
troubled, 181
trousers, 197
trucking, 111
truly, 266
trust companies, 346
trust department,
391
trustee, 259
trustees, 288
trustworthy, 114
Tuesday morning's,
357
tuition, 355
tuning, 400
turn, 3
turnover, 116
turnovers, 272
tweed, 115
20 per cent, 320
twice, 69
two days ago, 16
\$2,000,000, 319
two months ago, 38
two or three, 186
two or three years
ago, 282
two per cent, 21
typewriter, 64
typewriters, 335
typewriting depart-
ments, 242
typewritten, 116
typically, 297
typist, 27

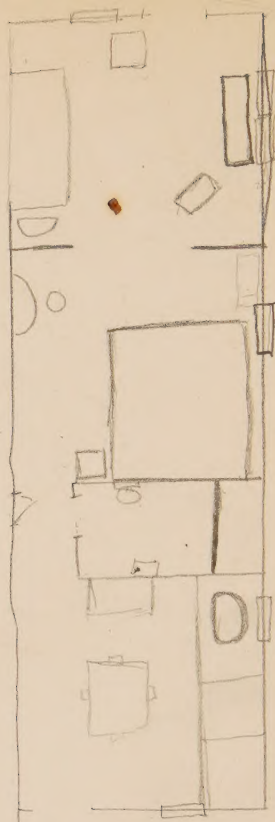
U
ultimate, 413
umbrella, 65
unable, 47
unanimously, 387

- unaware, 343
 - unbiased, 341
 - unceasingly, 421
 - uncertain, 56
 - uncertainty, 30
 - uncompleted, 100
 - uncongenial, 423
 - unconsciously, 458
 - undeliverable, 349
 - under another, 14
 - under contract, 350
 - under investigation, 66
 - under one, 288
 - under separate cover, 29
 - under the, 419
 - under these, 157
 - under way, 116
 - undergone, 252
 - undergraduate, 99
 - undergraduates, 454
 - underinsured, 59
 - underlying, 462
 - undersell, 222
 - undersigned, 122
 - understand, 33
 - understandable, 334
 - understanding, 347
 - understandings, 416
 - understands, 37
 - understood, 421
 - undertake, 399
 - undertaking, 17
 - underwriters, 78
 - underwritten, 332
 - undeveloped, 395
 - undivided, 321
 - undoubtedly, 202
 - uneasy, 148
 - unemployment, 458
 - unequaled, 128
 - unexcelled, 309
 - unexpected, 43
 - unfamiliar, 434
 - unfilled, 62
 - unfinished, 197
 - unfortunate, 206
 - unfortunately, 69
 - uniform, 146
 - uniformly, 168
 - unimportant, 383
 - unintentional, 82
 - uninterrupted, 287
 - Union, 313
 - Union City, 153
 - Uniontown, 104
 - unique, 208
 - united, 370
 - United States, 91
 - United States Lines, 308
 - Universal, 90
 - universities, 302
 - university, 99
 - unlawful, 46
 - unless, 16
 - unlikely, 46
 - unlimited, 333
 - unnecessary, 59
 - unnumbered, 419
 - unobtrusive, 135
 - unpacked, 10
 - unpaid, 5
 - unpleasantness, 263
 - unprecedented, 212
 - unprepared, 124
 - unqualified, 119
 - unquestionably, 180
 - unquestioned, 312
 - unreasonable, 23
 - unrenewed, 237
 - unsatisfactorily, 432
 - unsatisfactory, 113
 - unsettled, 21
 - unsold, 198
 - unsuccessful, 79
 - unsurpassed, 57
 - until, 21
 - unused, 187
 - unusual, 38
 - unusually, 78
 - unwashed, 425
 - up to date, 16
 - up to the present time, 46
 - upholstery, 226
 - uppermost, 124
 - upon receipt, 10
 - up-to-date, 343
 - uptown, 278
 - upward, 373
 - urban, 214
 - urge, 49
 - urged, 240
 - urgent, 37
 - urgently, 458
 - urging, 13
 - useful, 29
 - usefulness, 185
 - users, 97
 - uses, 3
 - ushers, 258
 - usually, 243
 - usurp, 396
 - Utah, 115
 - Utica, 79
 - utility, 380
 - utilized, 460
 - utilizing, 449
 - utmost, 23
 - utterly, 223
- V**
- vacancy, 6
 - vacant, 78
 - vacate, 309
 - vacated, 178
 - vacation, 231
 - vacuum, 226
 - validity, 397
 - valuable, 128
 - valueless, 189
 - variations, 376
 - varied, 191
 - variety, 52
 - various, 71
 - variously, 456
 - varnish, 84
 - vaults, 276
 - vehicle, 376
 - ventilation, 279
 - venture, 214
 - verbal, 397
 - verbally, 430
 - verification, 236
 - verified, 409
 - verify, 105
 - Vermont, 41
 - very cordially yours, 231
 - very glad, 301
 - very sincerely yours, 30
 - vested, 417
 - vexation, 49
 - via, 260
 - vicinity, 206
 - viewpoint, 179
 - vigorous, 413
 - vigorously, 458
 - violate, 421
 - violation, 421
 - violinist, 413
 - Virginia, 17
 - virtually, 446
 - virtue, 398
 - virtues, 399
 - vision, 286
 - visitors, 101
 - visualize, 413
 - vital, 69
 - vitality, 325
 - vitals, 423
 - vocabulary, 399
 - vocational, 323
 - volume, 43
 - volumes, 358
 - voluntarily, 408
 - voyage, 293
- W**
- walnut, 234
 - wanted, 181
 - wardrobe, 232
 - wardrobes, 153
 - warehouse, 189
 - warfare, 452
 - warm, 10
 - warmer, 293
 - warmth, 310
 - warping, 89
 - warrant, 226
 - warranted, 220
 - warrants, 191
 - warranty, 173
 - Warren, 289
 - warriors, 445
 - was done, 271
 - was not, 21
 - was said, 425
 - washers, 98
 - Washington, 150
 - Washington Avenue, 72
 - Washington, D. C., 145

- waste, 179
- wasted, 41
- wasteful, 325
- watch, 79
- watched, 87
- watching, 361
- water, 55
- Waterloo, 144
- Wayne County, 194
- ways, 272
- we advise, 154
- we are in a position, 82
- we are in receipt of your letter, 20
- we are mailing you, 132
- we are of the opinion, 346
- we are pleased, 19
- we are prepared, 313
- we are sending, 243
- we are sending you, 39
- we are sorry, 94
- we are sorry to learn, 3
- we are sure, 5
- we are unable, 58
- we are very sorry, 163
- we are writing, 149
- we are writing you, 170
- we assure you, 311
- we believe, 10
- we believe that, 278
- we call your attention, 21
- we can be, 301
- we cannot understand, 43
- we desire, 383
- we did not, 64
- we do not, 8
- we do not consider, 294
- we do not know, 60
- we do not like, 18
- we do not like to have, 233
- we do not sell, 177
- we do not wish, 24
- we don't, 158
- we don't believe, 306
- we enclose, 68
- we enclosed, 233
- we expect, 189
- we feel, 191
- we feel sure, 152
- we find, 15
- we have decided, 82
- we have done, 228
- we have been, 5
- we have had, 21
- we have not heard, 80
- we have not received, 82
- we have written, 142
- we have your letter, 16
- we hope, 75
- we hope that, 14
- we hope that the, 109
- we hope to hear from you, 6
- we hope you will, 223
- we hope you will be able, 324
- we may be, 274
- we may be able, 57
- we may have, 229
- we must, 401
- we realize, 223
- we recall, 8
- we regret, 20
- we regret that, 302
- we regret the, 130
- we require, 34
- we sent, 20
- we sent you, 233
- we shall be able, 115
- we shall be glad, 15
- we shall understand, 80
- we should be glad, 313
- we should be pleased, 111
- we should know, 415
- we should like, 130
- we should like to be sure that, 371
- we should like to know, 170
- we take pleasure, 48
- we thank you for, 266
- we thank you for the order, 169
- we thank you for your attention, 233
- we thank you for your inquiry, 177
- we thank you for your letter, 97
- we thank you for your order, 9
- we thank you for your recent order, 283
- we think, 28
- we told you, 345
- we trust that, 95
- we understand, 72
- we understood, 23
- we want, 18
- we want you, 86
- we will mail, 4
- we will send you, 167
- we wish, 8
- we wish that, 263
- we wish to call your attention, 56
- we wish to have, 17
- we would be pleased, 319
- we would like, 281
- we wrote you, 3
- weakness, 218
- wear, 10
- wearing, 71
- weather, 142
- we'd like to have you, 150
- Wednesday, 297
- weekly, 46
- weeks ago, 6
- weight, 174
- welcome, 49
- welfare, 418
- well known, 257
- well-known fact, 200
- well-rounded, 367
- west, 177
- West Palm Beach, 177
- West Virginia, 29
- Westchester, 363
- Westchester County, 279
- Westfield, 74
- wharves, 69
- what has been, 397
- what to do, 434
- whatever, 10
- whatsoever, 352
- whenever, 161
- whereas, 209
- whereby, 314
- whether, 4
- whether or not, 203
- which can be, 354
- which has been, 54
- which you think, 370
- which you would like, 188
- while, 4
- white, 32
- who does not, 395
- who had, 399
- who have, 50
- who must, 411
- who think, 408
- who thinks, 438
- who want, 144
- whoever, 354
- whole-heartedly, 134
- wholesale, 48
- wholesaler, 439
- wholesome, 289
- why, 335
- why not, 152
- widely, 346
- wider, 449
- will be able, 27
- will be given, 354
- will not be necessary, 205
- will receive, 205
- will you kindly, 37
- will you please, 6
- Williamsport, 148
- willingness, 119
- Wilmington, 29
- Wilson, 157
- window, 91

- windows, 199
 winners, 250
 winter, 269
 wired, 202
 Wisconsin, 17
 wisdom, 221
 wise, 38
 wisely, 185
 wished, 357
 wishes, 157
 with him, 354
 with reference, 58
 with regard, 376
 with thanks, 338
 with us, 314
 with whom, 342
 with you, 276
 withdraw, 63
 withdrawal, 96
 withdrawing, 191
 withhold, 151
 within, 9
 within the, 439
 within a few days, 41
 within a few weeks, 309
 without, 257
 withstand, 60
 withstands, 89
 witnessed, 397
 womanhood, 407
 women, 179
 wonder, 191
 wondered, 121
 wonderful, 41
 wondering, 80
 wonders, 412
 won't, 12
 woodwork, 63
 woolens, 148
 Worcester, 331
 word, 92
 work, 381
 workers, 354
 workman, 77
 workmanship, 167
 world, 92
 worn, 150
 worry, 173
 worst, 396
 worth, 4
 worthiness, 72
 worthless, 231
 worthy, 122
 wouldn't, 147
 woven, 79
 write us, 149
 writer, 4
 written, 201
 wrong, 400
- Y
- yard, 148
 yards, 94
 year after year, 112
 year-around, 299
 yearly, 242
 years, 12
 years ago, 18
 yet, 143
 yield, 11
 yielding, 359
 yields, 271
 Yonkers, 90
 you can be sure, 347
 you desire, 187
 you do not care, 171
 you do not know, 12
 you do not want, 148
 you do not wish, 30
 you had, 173
 you have been, 71
 you have decided, 10
 you have done, 38
 you have had, 179
 you have made, 4
 you have not heard, 12
 you have not yet, 247
 you may be, 47
 you may be able, 103
 you may be sure, 7
 you may have, 36
 you mention, 67
 you must, 159
 you say, 37
 you should be able, 157
 you should have, 282
 you think, 3
 you want, 10
 you want to know, 271
 you wanted, 176
 you will be able, 63
 you will be glad, 254
 you will find, 66
 you will not have, 282
 you will receive, 337
 you will see, 284
 you will send us, 15
 you will understand, 34
 you wish, 34
 you would like to have, 30
 you would like to know, 161
 young, 85
 young man, 122
 young men, 343
 younger, 133
 youngster, 181
 your account, 96
 your attention, 234
 your inquiry, 15
 your name, 237
 your order, 7
 yourself, 11
 yourselves, 412
- Z
- Zanesville, 12

24
30
30



14
15
21
33

~~10~~
~~6~~
~~1~~
35

